



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



ग्याल्शिङ और सोरेंग जिला
Gyalshing and Soreng District

सिक्किम क्षेत्रीय कार्यालय, गंगटोक
Sikkim Regional Office, Gangtok

Potential Linked Credit Plan

Year: 2025-26

District: Gyalshing and Soreng

State: Sikkim



**National Bank for Agriculture and Rural
Development**

Sikkim Regional Office, Gangtok

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

Foreword

It gives me immense satisfaction presenting the Potential Linked Credit Plan (PLP) for the year 2025-26. NABARD has been undertaking a ground level assessment of physical potentials, for credit planning of different economic activities under priority sectors at the district level, since introduction of SAA under LBS in 1989. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector.

It is thus a road map for Banks to channelize credit to various sectors/sub-sectors as well as for Govt. departments and developmental agencies to plan/provide necessary infrastructure and other linkages, for optimum growth and development. It also takes into account the policy guidelines and priorities of Government of India, State Govt., RBI and NABARD.

The uniqueness of the state of Sikkim in terms of its altitudinal spread and geographical characteristics has its own advantages and also challenges. On one hand the rich flora & fauna and the scenic mountains make it a biodiversity hot-spot and a favorite hill destination for tourists whereas the difficult terrain and extremities of weather bring in challenges in terms of logistics, investment cost and marketing avenues, on the other. Factoring-in all these, activities under the priority sector encompasses a focus on agriculture and allied activities, strengthening of dairy infrastructure, storage and processing, aggregation of inputs and farm produce, rural connectivity infrastructure, value chain activities in organic cultivation, activities to support tourism and MSMEs. The preparation of PLP is essentially a consultative and participative process spearheaded by the DDM of NABARD, wherein the data/inputs and contributions from various stakeholders are also instrumental.

I place my appreciation and gratitude to the District Collector, State Government, Reserve Bank of India, SLBC Convener, Lead District Manager, Krishi Vigyan Kendras (KVKs), NGO partners and other stakeholders for their inputs and support in bringing out this document. District Development Manager, NABARD also deserves special appreciation for bringing out this publication.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation

document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India, serve the needs of all stakeholders in the rural eco-syst and will lead to enhancement of credit flow in the district, as desired.

(Ajay Kumar Sinha)

General Manager/ OIC

07 November 2024

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NABARD

Gyalshing

PLP Document finalized by: Sikkim Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	The Gyalshing district is bounded by Soreng district in the South, Namchi District in the East, Mangan district in North East and Nepal in the West. Soreng district is bounded by Gyalshing district in the North, Namchi district in East, , Darjeeling district of WB in the South and Nepal in the West
2	Type of soil	The soil composition of both districts in general have been derived from parent rocks such as Sandstone, Phyllite, Schist, gneisses and colluvial materials. Soil types are generally acidic to very acidic in reaction having soil pH between 5.0 and 6.0.
3	Primary occupation	The primary occupation in the districts are agriculture and animal husbandry. The major food crops grown in the district are paddy, finger millet, buckwheat, maize, vegetables etc. In addition, ginger, turmeric and large cardamom are the principal horticulture crops.
4	Land holding structure	The small and marginal farmers hold maximum land, approximately around 82.17% while only 17.83% of land holding is with big farmers .

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The average achievement of the ACP targets in the district for the last three years (i.e. 2022 to 2024) has been around 77.17%. The achievements have decreased from 96% in 2022-23 to 72% in 2023-24.
2	CD Ratio	The CD ratio of the district was 50.42% as on 31 March 2024 recording a decrease from 55.80% in 2022-23. SISCO bank continues to have the highest CD ratio of 106.63% while the commercial banks had a CD ratio of 44.31% which is an improvement of approximately 4.3% over last financial year.
3	Investment credit in agriculture	The credit towards Agriculture and allied activities was Rs.3266.56 lakh which is a slight decrease from Rs.3456.34 lakh in the last financial year.
4	Credit flow to MSMEs	The credit flow towards MSME during 2023-24 was Rs.1654.03 lakh which is a slight decrease from Rs.1919.69 in 2022-23.
5	Other significant credit flow, if any	The credit flow to Agri-allied activities has substantially increased. The credit flow in 2023-24 stood at Rs.2219.31 lakh.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The combined projection for both the districts has been accessed to Rs.10337.15 lakh.
2	Projection for agriculture and its components	the projection for Crop loan is Rs.3066.72 lakh, Term Loan is Rs.3675.51 lakh, Agricultural infrastructure is Rs.273.01 lakh, Ancillary activities is Rs.110.85 lakh and Other Priority Sector is Rs.909.49 lakh.

3	Projection for MSMEs	The projection for MSME is Rs.2301.57 lakh.
4	Projection for other purposes	The combined projection for Other Purposes is Rs.909.49 lakh

5. Developmental Initiatives

1. NABARD has implemented a total of four Wadi (Orchard) projects covering 1048 tribal families through Tribal Development Fund. NABARD has also promoted three Farmers Producer Organisations, one Single Activity FPO in fishery and one Single Activity FPO in dairy. One rural mart to Lotus SHG in Dentam
2. Dentam has been supported by NABARD for sale of SHG products and farmers produce. A Project addressing Climate Change vulnerability of Water Sector at Gram Panchayat level in drought prone areas of 27 GPs of Soreng and Gyalshing Districts has been funded under NAFCC.
3. A pilot project under DPR mode on saffron cultivation has been sanctioned to Sikkim University under which 6 farmers have been selected in Okhrey village of Soreng district. NABARD has provided financial support to MPCs through SISCO Bank for setting up kiosks for increasing their income as well as
4. providing banking facilities to villagers in their own village. NABARD under PACS as MSC scheme has provided concessional refinance and grant assistance amounting to 70.50 lakh to 7 MPCs in Soreng district while in Gyalshing district it is 21.50 lakh to 2 MPCs for construction of new stores,
5. upgradation of existing stores and expansion of their business.

6. Thrust Areas

1. All the potential activities in the field of agriculture and rural development ultimately lead to the development of the district. Keeping in view the district's agrarian Timely, adequate and hassle-free crop loan disbursement (KCC) as well as AH(KCC),

2.
 - a. Dairy Development and strengthening its associated institutions
 - b. Collectivisation of Agricultural produce through Producers Organizations
 - c. Strengthening of PACS as MSCs.
 - d. Financial Inclusion and Financial / digital Literacy,
 - e. Creation of PostHarvest / Farm Gate infrastructure,
3.
 - f. Sustainable agricultural practices for higher yields / High Tech Agriculture
 - g. Food and Agro Processing in major products
 - h. Skill development and Marketing in off farm sector
 - i. Innovative and demonstration projects, especially based on new technology.
 - j. Skill development of rural youths

7. Major Constraints and Suggested Action Points

1.
 1. All farmers need to be covered through KCC. Many farmers are still uncovered under KCC scheme.
 2. Farmers need to be educated about better cropping practices under organic farming, cultivation of weather tolerant varieties, adoption of micro irrigation like drip/sprinkler technology,
2.
 - water conservation, etc.
 3. Awareness creation of dairy farmers for rearing of good quality animals, green fodder feeding and adoption of good management practices. Necessary support may be extended for the dairy units / societies through Bank finance/Govt. schemes.
3.
 4. Piggery, Fishery, Goatry and Dairy is a popular activity among youth and SHGs in the district. Training and extension may be provided on the areas of feeding, vaccination, etc. and institutional finance through banks under subsidy schemes may be provided.
4.
 5. • Banks may extend finance for various types of storage, grading, processing and packaging facilities/infrastructure under AIF, AMI, PMFME, AHIDF, ACABC, SYSS, etc. schemes with convergence in other subsidy schemes of Central / State Government and also to SHGs.

5. 6. • Synergy among trainers, financing institutions, counselling organisations, service providers and support industries for facilitating MSME in the district. Handholding/capacity building services may be provided to trained rural youth for set-up of such units.

8. Way Forward

1. This document aims identify exploitable potentials in different activities of the district and suggest measures to achieve it in a time bound manner. The potential can be harnessed through coordinated approach of all financial institutions, government departments and other stakeholders.
2. Community based organizations are required for enhancing capital formation in agriculture. Effective implementation of Financial Inclusion Plan and conduct of Financial Literacy Camps are crucial for development of the farmers and districts as a whole and for harnessing of potential.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

2. Objectives

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

3. Methodology

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and - 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

5. Agency wise Use

Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> - Provides inputs/ information on Exploitable potential vis-a-vis credit possible; - Potential High Value Projects/ Area Based schemes; and - Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> - Infrastructure required to support credit flow for tapping the exploitable potential;

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

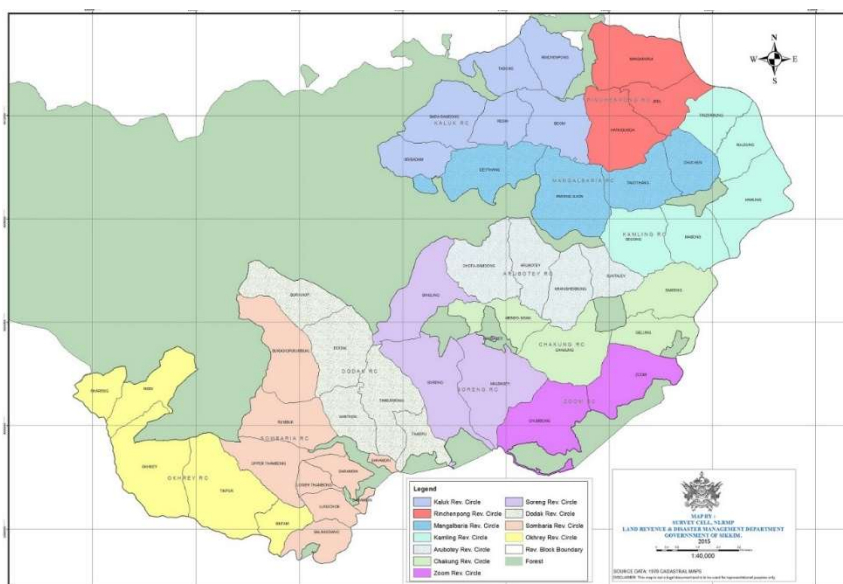
6. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map

Block Map - Soreng



Block Map - Gyalshing



- Legend**
- District Head Quarter
 - State Boundary
 - District Boundary
 - Block Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	6742.23
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	4152.40
2	Term Loan for agriculture and allied activities	2589.83
B	Agriculture Infrastructure	273.01
C	Ancillary activities	110.85
I	Credit Potential for Agriculture A+B+C)	7126.09
II	Micro, Small and Medium Enterprises	2301.57
III	Export Credit	0.00
IV	Education	49.91
V	Housing	689.40
VI	Social Infrastructure	40.50
VII	Renewable energy	19.18
VIII	Others	110.50
	Total Priority Sector	10337.15

Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	3066.72
2	Water Resources	356.20
3	Farm Mechanisation	34.47
4	Plantation & Horticulture with Sericulture	626.62
5	Forestry & Waste Land Development	26.73
6	Animal Husbandry - Dairy	2037.07
7	Animal Husbandry - Poultry	96.19
8	Animal Husbandry - Sheep, Goat, Piggery	336.35
9	Fisheries	55.32
10	Farm Credit- Others	106.56
	Sub total	6742.23
B	Agriculture Infrastructure	
1	Construction of storage	15.36
2	Land development, Soil conservation, Wasteland development	172.11
3	Agriculture Infrastructure - Others	85.54
	Sub total	273.01
C	Ancillary activities	
1	Food & Agro. Processing	110.85
2	Ancillary activities - Others	
	Sub Total	110.85
II	Micro, Small and Medium Enterprises	
	Total MSME	2301.57
III	Export Credit	0.00
IV	Education	49.91
V	Housing	689.40
VI	Social Infrastructure	40.50
VII	Renewable energy	19.18
VIII	Others	110.50
	Total Priority Sector	10337.15

District Profile
Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	1166.00
2	No. of Sub Divisions	5
3	No. of Blocks	11
4	No. of revenue villages	394
5	No. of Gram Panchayats	69

1.a Additional Information

Sr. No.	Particulars	NØs.
1	Is the district classified as Aspirational District?	Yes
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Sikkim
2	District	Gyalshing
3	Agro-climatic Zone 1	Eastern Himalayan Region
4	Agro-climatic Zone 2	High Altitude Low Temperature
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	

8	Climate	Eastern Himalayan Agro-climatic Zone
9	Soil Type	well-drained coarse loamy, fragmental soils with brown to dark brown colour, developed from sandstone parent rock

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	116600
2	Forest Land	83473
3	Area not available for cultivation	4283
4	Current Fallow	1574

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Total	0

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	14786	64.20	6289	22.84
2	>1 to <=2 ha	4139	17.97	5734	20.83
3	>2 to <=4 ha	4106	17.83	15509	56.33
4	>4 to <=10 ha		0.00		0.00
5	>10 ha		0.00		0.00
6	Total	23031	100	27532	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	41.00
2	Of the above, Small/ Marginal Farmers	19.00
3	Agricultural Labourers	8.00
4	Workers engaged in Household Industries	1.00
5	Workers engaged in Allied agro activities	1.00
6	Other workers	1.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	136.00	70.00	66.00	131.00	5.00
2	Scheduled Caste	6.00	3.00	3.00	5.00	1.00
3	Scheduled Tribe	57.00	29.00	28.00	53.00	4.00
4	Literate	93.00	52.00	41.00	89.00	4.00
5	BPL				0.00	0.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	31.00
2	Rural Households	27.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	22.00
2	Having source of drinking water	27.00
3	Having electricity supply	27.00
4	Having independent toilets	27.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	150
2	Villages having Post Offices	8
3	Villages having Primary Schools	140
4	Villages having Primary Health Centres	45
5	Villages having Potable Water Supply	117
6	Villages connected with Paved Approach Roads	98

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	N0s.
1	Anganwadis	347
2	Primary Health Centres	6
3	Primary Health Sub-Centres	39
4	Dispensaries	37
5	Hospitals	2
6	Hospital Beds	100

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	N0s.
1	Registered FPOs	13
2	Soil Testing Centres	1
3	Approved nurseries	5
4	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	4485.00
2	Net Irrigated Area (Total area irrigated at least once)	2119.00
3	Area irrigated by Canals/ Channels	1034.00
4	Area irrigated by Other Sources	527.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	439

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	5	50
2	Spices (Masala Powders/ Pastes)	1	30

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	38692	8582	30110
2	Cattle - Indigenous	3978	554	3424
3	Buffaloes	857	186	671
4	Sheep - Cross bred	164	74	90
5	Sheep - Indigenous	821	341	480
6	Goat	30594	17112	13482
7	Pig - Cross bred	7793	6054	1739
8	Pig - Indigenous	1102	804	298
9	Horse/Donkey/Camel	8	8	0
10	Poultry - Improved	29860	15259	14601
11	Poultry - Indigenous	41226	16352	24874

17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	32
2	Veterinary Dispensaries	32
3	Disease Diagnostic Centres	4
4	Artificial Insemination Centers	51
5	Animal Breeding Farms	4
6	Fodder Farms	1
7	Dairy Cooperative Societies	105
8	Milk Collection Centres	53
9	Fishermen Societies	2
10	Animal Husbandry Training Centres	4
11	Fish Markets	2
12	Licensed Slaughter houses [Nos.]	2

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			534
2	Consumer Stores (No.)			66
3	Housing Societies (No.)			0
4	Weavers (No.)			11
5	Marketing Societies (No.)			154
6	Labour Societies (No.)			588
7	Industrial Societies (No.)			0
8	Sugar Societies (No.)			0
9	Agro Processing Societies (No.)			2
10	Others (No.)			3086
11	Total (No)	0	0	4441

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	0		245
2	Multi state cooperative societies (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	DRCS office Gyalshing and Soreng
Table 2: Details of credit cooperative societies	DRCS office Gyalshing and Soreng

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	4	12	12						222	2219
Regional Rural Bank		0								
District Central Coop. Bank	1	4	4						66	6656
Coop. Agr. & Rural Dev. Bank		0								
Primary Agr. Coop. Society	64	0								8352
Others	4	10	10						31	3857
All Agencies	73	26	26	0	0	0	0	0	12	811

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	68020.34	75539.11	79697.00	5.5	89.08
Regional Rural Bank				0	0				0	0.00

Cooperative Banks				0	0	8090.31	9678.62	9766.89	0.9	10.92
Others				0	0				0	0.00
All Agencies	0	0	0	0	0	76110.65	85217.73	89463.89	5.0	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	23342.13	30231.94	34512.20	14.2	76.36
Regional Rural Bank				0	0				0	0.00
Cooperative Banks				0	0	18955.28	17319.48	10683.02	-38.3	23.64
Others				0	0			0.00	0	0.00
All Agencies	0	0	0	0	0	42297.41	47551.42	45195.22	-5.0	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	34.3	40.0	43.3
Regional Rural Bank	0	0	0
Cooperative Banks	234.3	178.9	109.4
Others	0	0	0
All Agencies	55.6	55.8	50.5

5. Ratio Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	3743	26184	15854	5941
Regional Rural Bank				
Cooperative Banks	1756	5702	4957	862
Others				
All Agencies	5499	31886	20811	6803

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	4708.63	13.6	3017.85	8.7	0.00	0.0		0.0		0.0
Regional Rural Bank		0		0		0		0		0
Cooperative Banks	718.50	6.7	248.84	2.3		0.0		0.0		0.0
Others		0		0		0		0		0
All Agencies	5427.13	12.0	3266.69	7.2	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	4992.52	3800.02	76.1	5450.59	5496.68	100.8	6038.00	4708.63	78.0	85.0
Regional Rural Bank			0			0			0	0.0
Cooperative Banks	1586.47	358.35	22.6	1119.53	802.25	71.7	1454.00	718.50	49.4	47.9
Others			0			0			0	0.0
All Agencies	6578.99	4158.37	63.2	6570.12	6298.93	95.9	7492.00	5427.13	72.4	77.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	2096.45	1144.36	54.6	2997.60	2506.34	83.6	2462.00	1047.25	42.5	60.2
Term Loan (Agri.)	1083.02	927.25	85.6	1207.42	950.00	78.7	2866.00	2219.31	77.4	80.6
Total Agri. Credit	3179.47	2071.61	65.2	4205.02	3456.34	82.2	5328.00	3266.56	61.3	69.6
MSME	966.04	1208.39	125.1	1382.03	1919.69	138.9	1400.00	1654.03	118.1	127.4
Other Priority Sectors*	1210.37	878.37	72.6	983.07	922.90	93.9	755.00	506.41	67.1	77.9

Total Priority Sector	5355.88	4158.37	77.6	6570.12	6298.93	95.9	7483.00	5427.00	72.5	82.0
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	23342.13	120.96	0.5	30231.94	316.62	1.0	34512.20	482.37	1.4	1.0
Regional Rural Bank	0.00		0			0			0	0.0
Cooperative Banks	18955.28	432.58	2.3	17319.48	834.07	4.8	10683.02	973.21	9.1	5.4
Others			0	0.00		0			0	0.0
All Agencies	42297.41	553.54	1.31	47551.42	1150.69	2.42	45195.22	1455.58	3.22	2.32

*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	LDM, Bank branches
2	SLBC, DLCC, DLRC Agenda
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/services. A total of 63000 PACS have been taken for computerization under the project.

iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations

iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

v. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

vii. Co-operative Education - Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi. To provide facilities at par with FPOs for existing PACS

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming Indias agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):
PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

2.3. Highlights related to Rural Development & Non-Farm Sector

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy, energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks, cooperative banks and RRBs.

2. Schematic Refinance for Water Sanitation and Hygiene (WASH):

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

3. Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

4. Credit-linked subsidy schemes of GoI

4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project - Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

8. Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

9. Farm Sector Development

9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.c. Accelerator approach for growth of FPOs:

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

9.d. Saturation Drive campaign:

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

9.e. National FPO Policy:

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

10. Climate Action and Sustainability:

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):
The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:
A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:
Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

13. Technology Facilitation Fund (TFF):
NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

5. Govt Sponsored Programmes linked with Bank Credit

1. Policy Initiatives - State Govt. (including Cooperatives)

The Sikkim Aama Sahyog Yojana

In 2023 Sikkim Government introduced the pioneering Sikkim Aama Yojana which offers a financial grant of 20000 to eligible non-working unwed widowed divorced or separated mothers between the ages of 18 and 59 residing in Sikkim. This initiative underscores Govts commitment towards gender equality and the welfare of women across the state.

Bahini Yojna

This scheme focuses on the welfare and empowerment of girls by providing free sanitary napkins in government run schools and colleges

Mero Rukh Mero Santati

Launched in 2023 this initiative aims to foster a deep connection between parents children and nature by planting 108 trees for every newborn in Sikkim. It received special recognition at the United Nations Climate Change Conferences particularly at COP 28 in Dubai with more than 300000 plantations completed to date and 6476 children have been registered in this programme which not only celebrates new life but also enhances the state's green cover

MSME Policy

Government of Sikkim has revamped the State's MSME Policy and Rules in 2022 and has come up with present set of framework to boost its visions of "Make in Sikkim" and "One Family One Entrepreneur". The new policy aims to provide facilitation services incentives and subsidies to promote local entrepreneurs to increase production and services and enable them to export their commodities and services outside the state and country. Broadly by providing an enabling and supporting ecosystem; and subsidy framework for very small businesses.

Policy Incentives comprise -

- a. 100 exemption from stamp duty. Transfer duty paid on purchase of land or for lease of land/shed/buildings for MSME activities undertaken by COI holder/ Sikkim Subject Certificate holder/ Residential Certificate holder shall be reimbursed (subject to a maximum of Rs. 2 lakhs).
- b. New MSME units belonging to manufacturing servicing and job work shall get reimbursement of 50 SGST for a period of 3 years from the date of commencement of commercial production/services (subject to a maximum of Rs. 2 lakhs).
- c. The MSME shall be provided with 50 of their transportation cost for participation in national/international trade fairs. e. Exposure training for entrepreneurs in established industrial firms outside the state will be arranged from different schemes for their first-hand information and knowledge.

Marketing and Branding of Sikkim made

In order to create special and unique attributes that distinguishes the organic produce to obtain price premium a brand identity has also been created for Sikkim organic products. Sikkim Organic Mission is assisting the FPOs in developing packaging and labelling literature brand promotion materials etc. as a part of branding and market initiative. To support the products made in Sikkim the producing unit will add 'A product of Sikkim Himalayas' in its packaging besides the tag of "Made in India".

Gyalshing & Soreng, PLP 2025-26

MGNREGA is one of the major programs under implementation. Out of 92000 rural household in Sikkim 84931 households have been provided Job cards while 65454 (71) household have been provided employment at an average of 66 person days per annum. Since its inception MGNREGA has generated 326.31 lakh person days of employment with an average of 40.7 lakh person days of employment per year.

In Sikkim the lifestyle of the rural poor has been enhanced tremendously through this livelihood scheme. During the last 10 years a total investment of 663.63 crore with an average of 66.36 crore per year have been made under MGNREGA out of which 391.62 crore (59 of total) with an average of 39.16 crore per year have been directly paid as wage to the job cards holders bank accounts.

The State Government has adopted a Kutcha House Free policy and provide sustainable houses for longer period for the economically weaker section in the state. Presently the Sikkim Garib Awas Yojna is under implementation with an objective of facilitating sustainable housing facility to deserving households such that their own income can be utilized for other requirements of the family. Strict guidelines for selection of beneficiaries have been laid comprising of owning and size of land identity as Sikkim Subject non-availing of any other housing schemes executed by the government earlier and annual household income. Rural Management and Development Department is the nodal department implementing the scheme in the state.

Skill Development Mission

The Skill Development Initiative was launched in 2007 and apart from the Directorate of Capacity Building the State Institute of Capacity Building at Karfector. All the 32 Livelihood schools will work under State Institute of Capacity Building Karfector Namchi district. The Institute and all Livelihood School will be Governed by a Examining cum affiliating Board i.e. STATE BOARD OF LIVELIHOOD SCHOOL SIKKIM (SBLSS) which has been notified by Government of Sikkim. The institute and Livelihood Schools have become centers for youth to learn about their strengths and needs to prepare for successful lives as adults make choices about their futures and take up related training after which they may be able to build their careers. In a way this Institute will cater to the needs of youth development which would include strategies related to academic development delivering quality and standard based training work skills and core value.

Advancing North East is a digital initiative (www.advancingnortheast.in) ideated by the North Eastern Council (NEC) Ministry of Development of North Eastern Region Government of India to create a State of the Resource Centre which will act as One Stop Solution Portal primarily focusing on career and livelihood of the youths of the North Eastern Region.

Development through credit

The State government has implemented 'development through credit' a farmer-centric credit loan scheme to boost the State's agriculture and allied sectors in the form of organization of credit / loan Mela. The programme is aimed to strengthen the economic condition of the farmers as well as the State since 70 percent of the Sikkimese populace is connected to agriculture and farming sector. This will boost the agricultural sector in order to achieve a relative growth in the GDP of the State and will also encourage the educated unemployed youths of the State to opt for agricultural and allied activities in order to become self-reliant.

PACS Computerisation:

Govt. of Sikkim has participated in centrally sponsored scheme of Computerisation of all PACS in the state. Efforts are on to bring in all 107 PACS under computerization and digital mode by Dept. of Cooperation and St. CB – SISCO Bank Ltd. under Phase-1.

2. State Budget

2.1. Important Announcements

In line with Government of India's vision - Viksit Bharat 2047 the Government of Sikkim has identified five important areas for accelerating economic growth consistent with the Viksit Bharat agenda. These areas are: improving the employability of youth in Sikkim developing Sikkim as a Healthcare and Wellness Hub implementing innovative practices in agriculture and food processing promoting the tourism and MSME sectors and enhancing civic amenities and social and economic infrastructure.

In line with the Government of India's revolutionary initiatives Sikkim government will focus on developing tourism into a mega industry and boosting the service sector over the next five years. Sikkim government committed to support this vision by improving states electricity water and road infrastructure to provide reliable facilities. Additionally State government will further empower environmental conservation and sustainability areas where Sikkim has already made significant accomplishments. Education health and social development which have always been priorities for government and have seen considerable progress will be elevated to even greater heights. Goal is to create a robust thriving and sustainable future for all the people of Sikkim. Through these efforts Sikkim aims to ensure a prosperous and fulfilling life for every citizen.

State government has chosen to prioritize the tourism sector which is vital for Sikkim providing livelihoods for nearly 18 percent of state population making it second only to agriculture in its impact. In 2022-23 Sikkim welcomed nearly 2 million tourists three times of states population a significant increase from about 0.7 million in 2015. State Government aims to promote sustainable tourism and are focusing on various categories such as leisure ecotourism adventure cultural and religious tourism village homestays health and wellness tourism and MICE (Meetings Incentives Conferences and Exhibitions).

2.2. Highlights related Agriculture & Farm Sector

Mukhya Mantri Krishi Atma Nirbhar Yojna

This scheme provides financial rewards to farmers for organic production of 19 locally-grown crops and marketed through/ sold to FPOs/ cooperative societies/ SHGs registered under NRLM/ SRLM/ Government departments and agencies. The incentive amounts range from Rs. 7/- (cauliflower/ radish/carrot) to Rs. 100/- (for large cardamom) per kg with an upper limit of Rs. 30000/- per individual crop and Rs. 100000/- per individual farmer producer in aggregate. Additionally an incentive of 2 is provided as handling charge to the approved agency (except Govt. Departments) for marketing/ aggregating of farmer's produce. This initiative has led to a phenomenal increase in crop production in the state. Since its inception Rs. 256753765 has been disbursed to 35264 farmer beneficiaries fostering sustainable farming practices and contributing to agricultural growth

Milk Production Incentive

Under the Milk Production Incentive Scheme registered farmers with the State's Milk Unions receive Rs. 8 per liter one of the highest incentives in the country.

The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. During 2022 under NABARD Sikkim's initiative SMU under the direction of Dept. of AH & VS Govt. of Sikkim and SLBC has jointly launched a saturation drive for dairy farmers' credit needs through KCC-AH.

The government has also introduced several supportive measures including Gwala Day to honor dairy farmers the Highest Milk Producer Award and Grant-in Aid for establishing milk cooperative societies in remote areas. A significant policy decision this year has been the enhancement of the Milk Union's milk procurement price. The new price structure has been increased to a minimum of Rs 42 per kg for milk with 3.5 fat and 7.5 SNF and a maximum of Rs 71.20 per kg for milk with 8.0 fat and 10 SNF. This adjustment represents one of the highest procurement prices in the country. This policy has led to a remarkable 42 increase in overall milk production from both organized and unorganized sectors between 2018-19 and 2022-23 (source: Integrated Sample Survey GoI).

Gyalshing & Soreng, PLP 2025-26

Pig Production Incentive

In the piggery sector the Pig Production Incentive Scheme (PPIS) launched in 2021 has been highly beneficial supporting the growth of the pig farming industry with targeted incentives. This has markedly increased local production and improved farmer incomes. The Pig Production Incentive Scheme offers piggery farmers financial support ranging from Rs. 15000 to Rs. 50000 per farmer or household. These initiatives have markedly increased local production and improved farmer incomes. As of 2023-24 Rs 6.00 crore has been disbursed to 4542 eligible piggery farmers. This has resulted in unprecedented growth in pork production increasing from 800 MT in 2020-2021 to 1580 MT in 2022-2023 (source: Integrated Sample Survey GoI).

Pradhan Mantri Krishi Sinchayee Yojna (PMKSY)

Under the flagship Pradhan Mantri Krishi Sinchayee Yojna (PMKSY) Per Drop More Crop (PDMC) programme Sikkim has covered 13229.60 hectares benefiting 32072 farmers to date.

Fisheries

So far most of the efforts of the Govt. were in promotion of Brown Trout for tourism and angling purposes. Now focus has been slowly shifted to promotion of Rainbow trout for food purpose. This will give direct income to farmers in the high altitude areas. Most of it will be consumed in the high end hotels in Gangtok and will be exported to other cities of the country.

Under the Mukhya Mantri Matsya Utpadan Yojana (MMMUY) subsidy scheme of state government the beneficiaries are provided 60 subsidy. The Trout / Carp fish farmers can get 60 subsidy of Rs.24000 (maximum) on purchase of fish seed for stocking costing Rs.40000 while the fishermen can get 60 subsidy of Rs.15000 (maximum) on purchase of fishing equipments (Rods line/cast net fish transportation box & weighing machine) costing Rs.25000.

Policy on Organic Farming

Sikkim is the first state in India to officially announce adoption of organic farming in the year 2003 and the only state of India to convert entire state into organic. Sikkim Organic Mission is the flagship program of Sikkim State and under which 76169 hectares of the cultivated area is certified as fully organic covering 66227 farmers. Use of chemical fertilizers and insecticides has been banned. To enforce this the State Government has framed the Organic Input and Livestock Feed Regulatory Act 2014.

As on 31 March 2018 66227 farmers have been registered under the organic certification program covered under 191 groups. Soil Health Cards have been distributed to farmers after soil testing based on the Central Government's guidelines on 10-Hectare grid basis. 28 Farmers' Producer Organizations (FPOs) have been promoted under MOVCD in phase I and nurtured through Sikkim Organic Mission Govt. of Sikkim. Presently the State has projected a total potential of 80 FPOs under all schemes including the 28 FPOs already promoted. The second phase with a target of another 28 FPOs is currently under implementation.

Food Processing Infrastructure

Government of Sikkim has entered into a joint venture with IFFCO under the banner Sikkim IFFCO Organics Ltd. to provide agri-inputs and services for organic farming along with providing facility of processing and marketing of the organic produce.

Additionally the venture will explore business opportunities in organic seeds bio-pesticides bio-fertilizers organic fertilizers organic plant growth promoters organic food processing organic horticulture and any other opportunity that furthers the purpose of promoting organic farming in the state. SIFCO will market the produce to various markets in the country and across the world for which it has already signed two Memorandum of Understanding (MoU).

RKVY - RAFTAAR is being implemented in the State with the revised Central and State funding pattern of 90:10 covering various activities ranging from organic fodder & feed development setting up of primary processing & packaging units storage & marketing structures mobile veterinary units.

Pradhan Mantri Fasal Bima Yojna (PMFBY)

The Government of Sikkim has been implementing the scheme to provide insurance coverage and financial support to the farmers in the event of failure of the notified crop because of natural calamities pest and diseases by contributing its share of 50 in addition to Central Government funding.

The state government has launched Sikkim AGRISNET an internet-based agriculture information center to promote scientific agricultural methods and convert research into practice in the agricultural sector.

2.3. Highlights related to Rural Development & Non-Farm Sector

Rural Road Connectivity

Improving rural road connectivity is crucial for rural development through the Pradhan Mantri Gram Sadak Yojna (PMGSY) which focuses on constructing all-weather roads with essential culverts and cross-drainage structures to ensure year-round access to previously unconnected rural habitations state government has successfully linked remote and inaccessible areas. Enhanced road connectivity has provided easy access to essential services such as schools hospitals rural markets tourist spots and government offices thereby improving the living standards of rural communities. Recognizing the importance of the scheme the State Government has consistently provided the necessary State Share to secure the Central Share. Despite the scheme not covering land compensation the Sikkim Government has compensated landowners for land damaged houses and standing properties to ensure fair treatment. With Phase I and Phase II of PMGSY nearing completion Sikkim has secured approval for PMGSY Phase III which involves upgrading 45 roads spanning 285.90 kilometers at a cost of Rs. 249.51 crore. While PMGSY Phases I and II have covered all rural habitations with populations over 250 Sikkim Government is now preparing a proposal for PMGSY Phase IV to provide new connectivity to smaller habitations and upgrade existing roads.

Rural Drinking water supply

Sikkim has made remarkable progress in the area of water supply through the effective implementation of the Jal Jeevan Mission (JJM) and the Atal Mission for Urban Rejuvenation and Transformation (AMRUT) while also leveraging state's own resources. In terms of physical achievements under the rural water supply initiative out of the total 131880 households 118035 households currently have functional household tap connections representing an 89.50 achievement of our target. The remaining 10.5 will be achieved within this Financial Year 2024-25. Despite these advances State Government continues to address key issues related to access and quality. This involves identifying reliable sources ensuring quality testing and proper storage and establishing connectivity to households. Sustainability further requires developing and assessing both surface and underground reserves along with implementing effective waste management to ensure that post-treatment water is used appropriately. Through the Jal Jeevan Mission AMRUT and State's own resources State remain committed to ensuring that all households both rural and urban have access to safe piped drinking water.

3. Govt Sponsored Programmes linked with Bank Credit

The Skilled Youth Startup Scheme formulated with an objective to promote equitable entrepreneurial opportunities among the educated unemployed mass in Sikkim. It is an umbrella program sponsored by the Government of Sikkim to support entrepreneurs availing bank credit to establish their commercial units. The scheme provides back ended bank loan subsidy assistance @ 50% for BPL and 35% for others on financially viable bankable projects. The activity/ unit could be undertaken in Agriculture and allied sector/ Manufacturing/ Services/ Business / Cooperative activities. Overall, 19 sub-sectors have been identified under the above broad specifications with admissible project costs ranging from Rs. 3.00 to Rs. 20.00 lakh. It is also envisaged that every investment of Rs. 5.00 lakh will generate wage employment for 01 person. The nodal agency for implementation of the scheme is the Department of Commerce and Industries, Government of Sikkim.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

As Sikkim has been adopting Organic Cultivation since 2003, the Agriculture and Horticulture Departments and ATMA have been promoting modern technologies / techniques of organic farming by way of Vermi-composting, Bio-fertilizers/ pesticides / IPM, Protected farming, Micro-irrigation system, Rain-water harvesting and other various measures for sustaining organic farming. Major crops grown in the district are Paddy, Maize, Vegetables, Pulses and Vegetables

2.1.1.2 Infrastructure and linkage support available, planned and gaps

SIMFED (State Govt. agency) and NERAMAC (North Eastern Regional Agricultural Marketing Corporation Ltd.; a Govt. of India Enterprise with a Zonal Office at Gangtok) are engaged in marketing of agriculture/ horticultural produces in the state.

ICAR through KrishiVigyan Kendras conducts On Farm testing for identifying location specific technologies in terms of sustainable land use systems. ICAR also organizes vocational trainings for farmers and rural youths for higher production and generating self employment opportunities.

The state government under Skilled Youth Start up Scheme (SYSS) provides subsidy (@50% to BPL & 35% to others) to the educated unemployed entrepreneurs for grounding various projects in various sectors including agriculture and horticulture activities.

Schemes are available from National Horticulture Board (NHB) for following projects

- (i)Development of Commercial Horticulture in Open Field
- (ii)Development of Commercial Horticulture in Protected Cover
- (iii)Development of Commercial Horticulture for post harvest management projects
- (iv)Investment subsidy scheme for Cold storage unit Basic mezzanine structure
- (v)Investment subsidy scheme for Cold storage unit PEB structure
- (vi)Investment subsidy scheme for Cold storage unit using controlled atmosphere technology
- (vii)Investment subsidy scheme for Cold Chain
- (viii)Investment subsidy scheme for refrigerated transport vehicles (details in <https://nhb.gov.in>)

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Due to hilly terrain and rugged topography, only surface water irrigation projects are feasible. However, there is ample scope for minor irrigation projects under surface water schemes like water tanks schemes (Individual/Community), Drip and Sprinkler irrigation etc.

Though number of tanks, both individual and community, have been constructed under various schemes, the water collected is mostly just enough for household use and feeding animals

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Water tanks with a capacity of 10000 liters and 30000 liters have been constructed for select beneficiaries and Gram Panchayat Units, respectively with financial support from MGNERGA and NAFCC funds.
- Individual projects under water harvesting structures and drip/sprinkler irrigation system can be gradually taken up by farmers through bank credit.
- Individual farmers can set up surface minor irrigation (SMI) through bank credit under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agriculture in the districts is largely carried out with traditional agriculture practices because of the hilly terrain and fragmented operational land holdings. However, there is scope for promoting the use of Improved Farm Machinery for farming.

Some of the major constraints which are hindering the growth of Farm Mechanization Sector are as follows:

- Fragmentation of land
- Large numbers of Small and Marginal Farmers (SF/MF)
- Difficult Topography

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Agriculture Department is encouraging the use of small power tillers among the farmers.
- There is need to develop farm equipments suitable for hilly terrain and the College of Engineering & Post Harvest Technology (CAEPHET), Ranipool, Gangtok is engaged in designing and testing implements suitable for the area

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture is one of the major occupations of the people of the districts. Large cardamom is the principal cash crop grown in the district. However, declining trend is seen on account of decline in production due to fungal infection (*collectotrichum* sp.). Re-plantation is the only option left for improving production of large cardamom plants. The area covered by large cardamom plantation was 4939.5 ha and production was 1180.1 MT during 2019-20. The promotion of horticulture crops largely depends on value addition and marketing facilities available. As the marketing of these crops is dependent on the private parties and middlemen, farmers do not get remunerative price.

Apiculture is practiced by the farmers but in very small scale. If provided proper training and credit support for implementation in bigger scale it can become an alternative source of income.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The Horticulture and Cash Crop Development Department has taken a number of steps under Technology Mission for development of large cardamom. A number of nurseries have been set up in the districts.
- One integrated pack house with packaging and grading of all kinds of horticulture produces is being set up at Rangpo, Gangtok district for all six districts of the State.
- Spices Board, Ministry of Commerce and Industry, Govt. of India provides technical support to the farmers. The Spices Board has also one research unit at Tadong, Gangtok.
- NABARD through SignIn, NGO has provided training to 30 beneficiaries on bee-keeping at Sangdorjee. This has provided them with an opportunity to start apiculture and add to their source of income.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Covering 0.2% of the country's total geographical area, the state boasts of 26% of the total floral diversity of the country. Sikkim has 82.31% its land as recorded forest land including snow -capped mountains, alpine pasture, rivers & lakes. 31% of its geographical area houses a Protected Area Network covering 7 wildlife sanctuaries and The Kanchanjanga National Park. Forest cover in Sikkim is 47% of the States's Geographical area which is rich in biodiversity comprising of 5500 flowering plant species, 557 orchids species, 38 Rhododendrons species, 16 conifers species, 28 bamboos species, 9 Fern species, 1681 medicinal plant species. Out of the geographical area of 1166 Sq. Km.(Gyalshing and Soreng districts), 66.41 % of the area falls under forest cover.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Government as well as forest department is encouraging among the people for raising of trees in the forest areas as well as farm lands.
 - Forest department is distributing seedlings/ saplings free of cost to the farmers for plantation. Further, there is large demand of green fodders for the animals.
- There is good demand for fuel wood, no marketing problem is envisaged

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Animal Husbandry plays an important role as an allied activity to agriculture in the economy of the district which is predominantly agrarian in nature. It not only helps in meeting the nutritional requirements but also works as one of the tools for socio economic upliftment by providing gainful employment. The growing pressure on land, increasing unemployment, marginal increase in crop productivity and development of weaker sections of the society call for all out efforts for development of this sector. The livestock population of Cattle and Buffaloes in the district is 42670 and 857 respectively. (Source: Livestock population of Sikkim 2019). The total milk produced during 2019-20 was 40631 MT.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The Animal Husbandry Department has a combined network of 21 veterinary hospitals/ dispensaries in Gyalshing and Soreng districts. The total number of AI centers required is 95 of which 45 are present, 50 more is required. 1 Breeding Farm is also present in the district.
- The Gyalshing district had one milk processing plant at Dentam block with chilling capacity of 2000 LPD, the it has been closed. Karfector centre is the Zonal Office & Milk Processing centre of Sikkim Milk Union which extends services in all the district (Namchi, Gyalshing and Soreng) in milk procurement.
- There are 105 registered milk producers' cooperatives societies in Gyalshing district. They have tie-up arrangements with Sikkim Milk Union for marketing.
- Many farmers have opted for dairy farming as the State Government is providing incentive of `8/- per kg to farmers. Many Milk Cooperative Societies are operating in the districts

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming is an important livelihood activity in the district generating employment opportunity. Improvement in the living standard of the people and preference for eggs and chicken for protein enrichment in diet along with sizeable floating population on account of booming tourism industry are increasing the demand for poultry products. Further, army and paramilitary establishments present in the Gyalshing, Namchi, Mangan and Gangtok districts also offer good market. The livestock population of Poultry is 71086. (Source: Livestock population of Sikkim 2019).

The farmers are only taking up Broiler farming in small scales but are reluctant in growing layer birds. The meat is easily sold and farmers are earning good remuneration but the eggs are still being imported from neighboring state.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The Department of Animal Husbandry has established poultry farm at Kamling but it is defunct due to short supply of eggs. There is necessity of revisiting the same.
- The farmers need to be encouraged to take up layers' farming for supplying to the unit as well as contributing to the egg supply chain in the state.
- Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Govt of India also provides assistance for poultry development through schemes viz
- National Livestock Mission (details in <https://dahd.nic.in>).
- Poultry Venture Capital Fund (details in <https://dahd.nic.in>).

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Goat and pig rearing are traditional activities in the district and are mostly being carried out in small scale. The internal meat production from Goat is around 600 metric tons against a requirement of around 3650 metric tones per year. This gap is fulfilled by import of meat from neighboring States. Both Goatery and Piggery Development have a very promising growth potential activity. Substantial consumption by local people, along with the following relative advantages, makes piggery the most suited activity for commercial exploitation:

- Higher feed-meat conversion ratio
- Faster multiplication
- High carcass return of 60 to 80%

As per the Livestock population of Sikkim 2019, the population of Sheep, Goat and Pig in the district are 985, 30594 and 8895, respectively. A total of 703 MT meat was produced during 2019-20

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Adequate extension services are provided by the Animal Husbandry Department. Mainly local variety of pigs and goats are being used for rearing purposes, with little headway under cross breeding programme under piggery.

There is felt need for improving the cross breeding programme under piggery in the district. A model piggery unit in the government sector for supply of quality piglets will help the sector in a big way.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Potential for fish culture can be categorized into two:- (i). The area which falls above 1500 m altitude i.e., cold water zone where cold water fish like trout can be farmed for stocking in streams and lakes. (ii) The below 1500 m altitude area is identified as carp zone where carp fishes can be farmed.

Pisciculture is a non-traditional activity among the people of Sikkim. However, fisheries have registered an impressive growth over past several years. Fish farming is another promising enterprise with potential for generating higher income and employment. Fish culture is being accepted by the farmers as one of the subsidiary occupation in the district.

Pisci-culture envisages productive utilization of existing water bodies and other low lying areas. Fishery augments food supply, generates employment and improves the nutritional value of food. The district has huge potential for Trout fish farming systems as this type of fish farming is mainly focused on cold running water. Streams and rivers in Gyalshing and Soreng districts have a good number of local trout fish in their natural habitat. Taking into consideration the potential of their natural availability, commercial ventures with financial help from banks may boost the income level of farmers. There are 2 Fish Farmers Cooperative Societies in two districts, of which, 1 is in Gyalshing district and 1 are in Soreng district, one in Sribadam is supported by NABARD.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There is a Government Trout Farm in Uttarey, Gyalshing district under Directorate of Fisheries, Government of Sikkim which provides rainbow trout fingerlings to farmers.
- DOF has provided the attractive Minimum Selling Price (MSP) of more than ₹500 per kg. As a consequence, many more farmers have opted trout farming as their primary source of income as they are getting higher price than MSP.
- Under the Mukhya Mantri MatsyaUtpadan Yojana (MMMUY) subsidy scheme of state government, the beneficiaries are provided 60% subsidy. The Trout / Carp fish farmers can get 60% subsidy of ₹24,000/- (maximum) on purchase of fish seed for stocking costing ₹40,000/- while the fishermen can get 60% subsidy of Rs.15,000/- (maximum) on purchase of fishing equipments (Rods, line/cast net, fish transportation box & weighing machine) costing ₹25,000/-.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Mechanised farming using standard tractors, power tillers etc is not feasible in the district due to difficult mountainous terrain and fragmented holdings. As such bullocks are widely used in the district for ploughing. The other animals of economic importance reared under livestock sector are Yak and Pony which are used mainly for transportation. The population of bullocks in the district which were used in agriculture and breeding purpose was 12979 as per 19th Livestock Census of Sikkim. However, there were only about 55 ponies in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Yaks available in Sikkim are of two varieties viz. Nepalese and Tibetan Breeds. To prevent in-breeding amongst the local yak population, Elite parent breeding stock have been imported from Bhutan. The AH&VS department is implementing Yak Development Programme for enhancing selective breeding with existing local indigenous Yaks with a view to conserving the germ plasm of this endangered species and also to improve the breed in terms of quality and productivity.
- Department of Animal Husbandry takes care of the health cover of bullocks.
- The State Government is arranging various training programmes for development of yaks in the district.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers income.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

KVK, Gyaba has been promoting Integrated Farming System through demonstration units in farms and villages. KVK, Gyaba disseminates technological, practical and theoretical knowledge to trainee farmers through these units.

The marketable surplus with SF/MF may be little and therefore needs aggregation.

As per the Sikkim Statistical Handbook 2019-20, the number of small and marginal farmers in the district is 16158, accounting to 80% of total farmers. Their income from agriculture is very low

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In order to ensure the benefit of various developmental programmes accrue to the producers, it is essential to ensure adequate marketing infrastructure so that farmers get remunerative prices. The storing problems of various agricultural products are different in nature. Therefore it is essential to develop the right type of product specific marketing infrastructure. Although there is marginal surplus in rice and vegetable production on an annual basis, there is sufficient seasonal surplus but the farmers are unable to get the benefit of remunerative prices for want of proper storage/processing facilities.

Sikkim is a net importer of vegetables, including potatoes and onions. Cold storage facilities in Sikkim would not only help the farmers but is also a good business opportunity for the investor.

Rural godowns need to be set up for vegetables and ginger surplus. Godowns owned by MPCs are not WDRA accredited. There is a need to renovate the same and make it WRDA compliant to facilitate financing against NWRs by banks/MPCs.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Market complexes have been set up for marketing of agricultural produce. The Government has planned to set up ApnaMandi at important places in the districts. The Govt. has set up Kisan Bazaars (farmer's markets) at the Head Quarter town of every district.
- The State Government has amended the APMC Act to improve the existing regulated agricultural marketing network as also to promote marketing network in the private and co-operative sector.
- At present all the marketing arrangements are managed by SIMFED and NERAMAC.
- The Government has also attached a lot of importance in this sector by launching different incentive/subsidy schemes, viz. Capital Investment Subsidy scheme eg. Agriculture Marketing Infrastructure scheme.
- Financial Assistance in the form of interest subvention of 3% per annum on a loan amount upto 2 crore for 7 years is being provided by GoI under Agriculture Infrastructure Fund. This scheme will be in vogue from 2020-21 to 2031-32. Credit Guarantee coverage is also provided for loan up to 2 crores for FPOs from FPO Promotion scheme of DACFW and for others under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE). Under the scheme, the following are the eligible projects -warehouses, supply chain services including e-marketing platforms, cold chains, pack houses, assaying units, sorting & grading units, primary processing centers, logistic facilities, Organic Input production units etc. (details <https://agriinfra.dac.gov.in>)

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

As there is no further scope for horizontal expansion in agricultural land, increase in per unit productivity from unit cultivated land and increasing cropping intensity is the only way out to make the organic farming system economically self-sustaining. The soil of the district comprises of moderately deep, well drained loamy skeletal soil with medium water holding capacity. The district receives about 1625 mm annual rainfall causing high soil erosion. Maintenance of soil health, moisture retention capacity and prevention of soil / water erosion and ecological degradation is major challenge in the area.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The State Government is giving more emphasis on soil reclamation and improvement of soil health. Rain water harvesting, water conservation promotion through land development and bench terracing are the priority activities of State Government's interventional programmes for organic farming.
- The Soil Conservation Wing of the Agriculture dept, is the nodal agency for execution of all land development activities. The Department provides subsidy for construction of Water Harvesting Structures, etc.

The soil conservation department of the State is well equipped with technical manpower for taking up various land development activities. Agricultural Engineering Wing of Agriculture Department is also instrumental in implementation of activities like drainage and reclamation

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The scope of agri-infrastructure activities can be related to the following activities :

- e-NAM
- Tissue culture
- Agri biotechnology
- Seed production
- Bio-pesticides
- Vermi-Composting

Promotion of bio-fertilizer, bio-pesticides, vermicompost, organic seed production units have good potential. Under Sikkim Organic Mission, the State has 76,392 hectares of its cultivated area certified as fully organic. Use of chemical fertilizers and pesticides has been banned completely through Organic Input and Livestock Feed Regulatory Act, 2014 as such production and usage of organic fertilizers like Azolla, vermicompost, cow dung etc needs to be encouraged.

Some farmers have taken up azolla rearing and vermicomposting in a small scale to use as fodder for their livestock and fertilizer, respectively. The farmers need more training and awareness programmes for adopting the activities.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Government of Sikkim has entered into a joint venture with IFFCO under the banner Sikkim IFFCO Organics Ltd. to provide agri-inputs and services for organic farming along with providing facility of processing and marketing of the organic produce.
- A bio-fertilizer production unit with capacity of 150 tons per annum has been established by Sikkim Organic Mission.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and Agro Processing sector encompasses processing of raw materials (food/feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. Both Govt of India and State Government have accorded high priority for development of Agro&Food processing sector. The establishment of AEZ, FoodParks and efforts made under Contract Farming are such steps towards popularizing Agro/Food processing sector in India.

At present post harvest agro-processing activities of agro based products operate at micro level in an un-organised manner

2.3.1.2 Infrastructure and linkage support available, planned and gaps

This sector includes food grain processing, fruit & vegetable processing, dairy & poultry processing, poultry & meat products, milk & milk products processing.

- Sikkim State Co-operative Marketing Federation (SIMFED) and NERAMAC are providing support service to farmers for marketing of agricultural produce. The Horticulture and Cash Crops Development Department, Government of Sikkim and Spices Board, Government of India are also networking with farmers for production of good quality cash crops.

- Ministry of Food Processing Industries (MoFPI), Govt of India in partnership with State Govt, has launched centrally sponsored scheme “PM formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)” for providing financial, technical and business support for upgradation of existing micro food processing enterprises. The scheme adopts One District One Product approach. The ODOP could be a perishable agri-produce, cereal based products or food product widely produced in a district and their allied sectors (details in <https://mofpi.nic.in/pmfme>).

- State Govt has also launched a scheme “Skilled Youth Startup Scheme (SYSS)” for setting up of manufacturing/service/business/cooperative/Agriculture and allied enterprise by availing loan with back ended financial subsidy assistance @50% for BPL and @35% for rest.

There are 5 food agro processing units and 1 milk chilling unit.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The credit requirement of the farmers is multifarious and requires immediate action. Credit delayed is credit denied. Accordingly the loan has to be made available at the right time. Thus the role of MFIs comes to the forefront at this stage. The recently established MFI turned Bank - Bandhan is also likely to open its office in the district in the near future and this will provide a boost to MFI activities in the district. Moreover, if Banks finance to MFIs for onlending, the same can be classified under Priority Sector Lending.

The farmers in the districts are unable to realize optimal value of their produce and progress further due to fragmentation of land holdings and lack of organization. They are not in a position to adopt latest technologies as also realise better returns from their marketable surplus. This can be achieved through formation of producer organisations. The FPO refers to a registered legal entity of primary producers engaged in farm / off farm economic activities. They work for the benefit of shareholder members and share a portion of their profit among member.

There are 8 FPOs promoted under MOVCD, 5 FPOs promoted by NABARD and 1 FPO promoted by NERAMAC.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- NABARD is actively supporting promotion of FPOs in the districts both under its own fund as well as Central Govt Scheme.
- NABARD provides Credit Guarantee to Farmers Producers Organisation through its subsidiary NABSanrakshan

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME is classified into two broad categories viz - Manufacturing and Service Sector enterprises. In nearly three decades, the structure of rural employment has not changed much. However, in view of the decline in agricultures contribution to GDP and the near constant proportion of workers dependent on it, there is need for rapid generation of off-farm employment. The real potential for employment generation, however, rests with the micro and small enterprises (MSEs) sector which comprises weavers, artisans, labour force engaged in food processing, hawkers, vendors, and carpenters.

The establishment of Hydro Power Projects, Pharmaceutical Units and development of Tourism, started industrialization process in the State. Sikkim Industrial Development Board was also formed to support this mission. There are already some reputed industrial units set up in the state, including many Pharmaceutical Units. Directorate of Capacity Building was established in 2007 followed by the State Institute of Capacity Building at Karfector, Jorethang in 2009 to cater to the younger generations with desired skills in Namchi, Gyalshing and Soreng districts. There are 42 Livelihood Schools across the State to train youths.

Tourism has been promoted as an industry in the state. A large number of Tourism activities like river rafting, trekking, mountain biking, boating, para-gliding, rock climbing etc. Village Tourism, Home Stay, Cultural Tourism, Pilgrimage Tourism, Adventure Tourism, Traditional Food Tourism, Nature Tourism and Flower Festivals have been included in the host of tourism-related programmes. Thus, a large number of tourist infrastructures have been established across the State to promote tourism.

There is good scope for financing under Pradhan Mantri MUDRA Yojana (PMMY), Non-corporate Small Business segments.

3.2 Infrastructure and linkage support available, planned and gaps

- NABARD provides grant for skill development training programmes to SHGs through various schemes like MEDP, LEDP, SDP etc.
- The extension services to the rural entrepreneurs in the district are mainly provided by the DIC, UD&HD, SRDA, Directorate of Handicrafts and Handloom, KVIC and KVIB.
- Various government schemes are under implementation in the district for development of the MSME sector, the same are detailed as under:

Pradhan Mantri Mudra Yojana

Under the scheme loans in the range of ₹50,000/- to ₹10 Lakh are provided to small business owners. Under the scheme, Mudra loan card is provided to the borrowers, which acts as Debit card as well as Credit card. MUDRA provides refinance to banks / MFIs for implementation of the scheme.

Stand up India Scheme

GoI has launched the scheme in order to facilitate bank loans between ₹10 lakh and ₹1 Crore to at least women and one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur. Detailed guidelines are available on www.standupmitra.in.

Ministry of Micro, Small & Medium Enterprises, GoI

Ministry of Micro, Small & Medium Enterprises, Government of India has set up a MSME - Development Institute at Gangtok. The main function of MSME - Development Institute, Gangtok, is to provide Techno- Economic and Managerial assistance to existing enterprises as well as to prospective entrepreneur. The institute also provides subsidy to the entrepreneurs for setting up various enterprises.

Prime Ministers Employment Generation Programme (PMEGP)

Prime Minister's Employment Generation Programme (PMEGP) scheme was announced by Hon'ble Prime Minister of India on 15th August, 2008. The Scheme is implemented through KVIC and State/UT Khadi & V.I. Boards in Rural areas.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

4.1.2 Infrastructure and linkage support available, planned and gaps

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

With the objective of making Sikkim a fully literate State and the Sikkimese people fully – literate citizens, the State Government has been investing over 20 percent of annual budget in the education sector. Education is free upto the College level. There is provision for free distribution of school uniforms, books, exercise books, school bags, raincoats, etc. to all students of the state.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under the Chief Ministers Merit Scholarship, students are sponsored to various public schools inside and outside the State on the basis of examination held at the Class V level. Most of these students belong to economically weak families.

Under the Chief Ministers Free Scholarship, the State Government bears the entire cost of expenditure for any Sikkim native who is able to secure admission in any twenty best Universities of the world.

The Govt. of Sikkim has introduced Comprehensive Educational Loan at minimal interest rate for students of Sikkim desiring to pursue their higher studies within India and abroad w.e.f. July 2007. SIDICO is the Nodal Agency for implementation of scheme.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing, as one of the three basic needs of life, always remains the top priority of any person, government and society at large. The housing sector alone contributes 5-6 per cent to the country's Gross Domestic Product (GDP). The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern. The housing sector is one of the fastest growing sectors. A large population base, rising income level and rapid urbanization leads to growth in this sector.

4.3.2 Infrastructure and linkage support available, planned and gaps

- Chief Minister's Gareeb Awas Yojana (CMGAY)

Support is available in the state for construction of houses under Chief Minister's Gareeb Awas Yojana for construction of a RCC framed house with GCI sheets roofing over tubular steel truss and brick wall partition. The house will consist of a living room, kitchen cum dining hall, two bedrooms, a toilet and a front porch, CMGAY has been envisaged as an immediate relief to the senior citizens who are staying without any immediate support or family member.

- Sikkim Garib Awas Yojana (SGAY)

Under the scheme, financial support of ₹17,51,000/- is being provided by State Government for construction of a single storey RCC house consisting of a living room, two bedrooms, kitchen, toilet along with furniture and a television set. This scheme is being implemented to make Sikkim kutcha house free State.

- Pradhan Mantri Awas Yojana (PMAY)

A scheme by the name Pradhan Mantri Awas Yojana - Gramin (PMAY-G) had been launched on 20th November 2016 aiming at development of affordable homes for poor families including BPL populace in rural areas by the year 2022. Under the scheme, the beneficiaries in eastern and hilly areas would be provided with financial assistance of ₹1,30,000/- for construction of house. Further, an additional amount of ₹12,000/- would be provided to build toilet under Swachh Bharat Mission. The beneficiaries will also be provided with daily wages of up to 90-95 days (₹18,000/-). Interested beneficiaries can also avail a loan of upto ₹70,000/- from any nationalized bank for the construction of home. The beneficiaries for the scheme would be selected on the basis of SECC-2011 data. Banks may extend the necessary credit to interested people under the scheme.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is a broad term encompassing investments which create the base for direct economic activities and generation of income and is an index of development status of the district. Adequate and appropriate infrastructure is essential to exploit full development potential of the district.

Rural infrastructure within its ambit covers, economic infrastructure such as transport and communication, power, irrigation, storage and processing, animal husbandry, poultry, dairy and fisheries, information technology and social infrastructure namely education, health, research and extension.

5.1.2 Infrastructure and linkage support available, planned and gaps

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

The implementation of the RIDF projects sanctioned so far will provide connectivity to rural villages, additional cultivable command area for irrigation to farmers and recurring employment opportunities to the poor.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social Infrastructure covering schools, health care facilities, drinking water and sanitation facilities in tier II-VI centers have now been brought under the ambit of Priority Sectors Lending norms. This has opened huge opportunity for promoting social infrastructure by banks through credit. As there are many tourist spots like Khecheopalri lake, Sky walk, paragliding and trekking spots, Varsey Rhododendron Sanctuary, Kanchendzonga falls, Singshore bridge, Sanga Choeling Monastery etc., there is good potential for construction of Public safe drinking water facilities, Pay and Use toilets and Parking facilities.

5.2.2 Infrastructure and linkage support available, planned and gaps

The objective of infrastructure development is to increase the sustainability and the efficiency of assets so that they generate sufficient returns during their economic life. The RIDF projects in the districts are having a chain effect on other developmental programmes, particularly, credit dispensation in respect of both production and investment credit and extension activities.

Necessary extension support may be provided by the line departments to the areas which have been provided with better irrigation facilities and better connectivity to bring about higher production and productivity through propagating scientific and commercial agriculture. State govt. may in this regard, avail financial assistance from NABARD under RIDF and NIDA for creating additional infrastructure in the district.

The assistance is also provided under Swachh Bharat Mission for construction of household and public toilets.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy like solar energy, bio-gas etc. have become important to meet a part of energy demand as the availability of conventional energy i.e. fossil fuels is limited and the cost is very high. For this matter, GoI has established a separate department with nodal departments formed under State Government for promoting the activities with many incentives. NABARD has also prioritized the renewable sources of energy as a thrust area.

Renewable sources of energy which are of relevance to the State in general and the district in particular are bio gas, bio fuels, hydel energy, agriculture waste utilisation, solar energy etc.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Govt. of Sikkim through SREDA provides financial assistance to encourages use of bio-gas plants for domestic purposes. The State Government is also encouraging introduction of solar energy in the State.

The setting up of Bio-gas plants, as an alternative source of energy, is slowly but steadily gaining importance with gradual shrinkage of areas under forest and scarcity of fuel wood. Further, it can contribute significantly in maintaining village sanitation in addition to producing high value composts. However, due to farmers' reluctance to avail loans from banks in the state, no disbursement has been made by banks under this activity in previous years. The Ministry of New and Renewable Energy, GoI has announced a scheme for financing solar applications under Jawaharlal Nehru National Solar Mission (JNNSM).

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	144	158.828200	139.949
B	Ongoing tranches	26	137.670000	123.9
	Total (A + B)	170	296.488200	263.849

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	61	12.777400	12.0803
B	Rural roads & bridges	50	258.543900	231.5898
C	Social Sector	59	27.159900	20.179
	Total (A + B + C)	170	298.481200	263.8491

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	61	Irrigation potential	ha	0
B	Rural roads	49	Road length	km	159
C	Bridges	1	Bridge Length	m	31

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD had initiated the SHG movement in 1992 with a pilot of 500 SHGs in the country, since then SHG-Bank Linkage Programme has proved to be a business model for bankers and a tool for poverty alleviation of large section of people. However, the success of the programme is much less than the national average. NERLP had implemented its livelihood programme of SHG Bank Linkage in the district. NABARD is supplementing to this endeavor through an active partnership of bank branches, NGOs, Farmers' Clubs (SHPI) and other Government Agencies. Departments like Women and Child Development Department, Department of SHG and Self Employment, Fisheries Department, KVIB are also promoting SHGs for channelising their own schemes.

6.2 Infrastructure and linkage support available, planned and gaps

The Gyalshing district is having 1035 SHGs and Soreng district is having 1105 SHGs and all have been savings linked. Out of these, in Gyalshing district 361 and in Soreng district 919 SHGs have been credit linked. There is good scope for both fresh and repeat credit linkage.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Youths need to be encouraged to take up farming as an alternative and focused income source, Agriculture Department, ATMA and KVK can conduct awareness programmes. Sensitization of the bankers regarding recent schemes of Government of India/Govt. of Sikkim/ NABARD.

2. Water Resources

- 1 The only perennial water source in the districts are streams, tapping of water should be carried out after taking into account quantity required, environmental effects and continuity of the water source. Irrigation Department can take up task of tapping water at various stages of stream to avoid damage to source and stream. Provide subsidies for using water-saving technologies, more coverage under PM Krishi Sinchayee Yojana. A coordinated effort from all the stakeholders may be initiated to promote extensive use of water saving devices.

3. Farm Mechanization

- 1 Agriculture in the district is largely traditional with very low level of adoption of modern technologies. There is a need for promoting Farm Machinery to improve efficiency in all stages of farm operations as it is essential for acceleration in growth of both production and productivity. Also it contributes to improving the quality of life of rural work force and farm families. About 70% of the farmers have land holdings less than 2 acre and these farmers cannot afford to own farm machines as such custom hiring centres need to be developed for providing machinery on hiring.
- 2 FPOs need to be encouraged to set up Custom Hiring Centers. Provision of financial incentives and technical support to FPOs, FPO financing through NABKISAN

4.Plantation and Horticulture

- 1 Lack of credit has been identified as the inhibiting factor for growth of the sector. Banks need to be more pro-active in identifying the credit needs of the sector. Controlling offices of banks need to support the branches in appraisal of horticulture projects.
Better marketing platforms should be provided to promote products such as Sikkim Mandarin, kiwi etc

5.Forestry/ Waste Land Development

- 1 Due to competing demand on land from agriculture, industry and other developmental projects, there is hardly any scope to extend the forest through acquisition of land. However, there is ample scope for improving the density of trees in the forest areas as also afforestation on problematic / wasteland available in the district. The forest department can look into it and if possible provide solution.
Promotion of NTFP and its branding and marketing through Van Dhan Vikas Kendra/ PACS/ SHG/ FPO and setting up of small enterprises of NTFP products.

6.Animal Husbandry - Dairy

- 1 -Banks are providing loans for purchase of dairy cattle and working capital requirement. NABARD Sikkim has launched a campaign to cover all dairy cattle under KCC-AH and the pace was gradually picking up but due to impact of Lumpy Skin Disease, the banks were little reluctant to provide KCC. Now as the disease has been brought under control, the banks may provide credit and insurance to the farmers.
-Setting up of Mobile veterinary clinic, training to para veterinarians and creation of awareness on scientific management of animals will help in development of this sector.

7. Animal Husbandry - Poultry

- 1 The major constraint is the irregularity in availability of day old chicks (DOC) and concentrate feed. State Government under Skilled Youth Start Up Scheme provides 50% subsidy to BPL beneficiaries while for others it is 35% for project with TFO of Rs.3 lakh maximum for setting up poultry unit. RSETI also provides free of cost training, the panchayats, NGOs, Animal husbandry department can guide the youths on the same

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 • There is felt need for improving the cross breeding programme under piggery in the district. A model piggery unit in the government sector for supply of quality piglets will help the sector in a long way.

9. Fisheries

- 1 There is a Government Trout Farm in Uttarey, Gyalshing district under Directorate of Fisheries, Government of Sikkim which provides rainbow trout fingerlings to farmers had been affected by flood and hampered the supply of fingerlings, The department may consider expanding the farm to other places like Sribadam.

10. Construction of Storage and Marketing Infrastructure

- 1 Sikkim is a net importer of potatoes and onions. Cold storage facilities in Sikkim would not only help the farmers but would also provide good business opportunity for the investor. The panchayats can encourage the youths in taking up the opportunity

11. Land Development, Soil Conservation and Watershed Development

- 1 there is plenty of scope for investment in land development viz. Contour trenching, Bench terracing, Stream/Jhora tapping, construction of small water harvesting structures, etc. Further, mechanical and soil conservation measures like masonry spillways, retaining walls and stone check dams etc. are helpful in reducing the incident of landslides.

12. Agriculture Infrastructure: Others

- 1 Promotion of bio-fertilizer, bio-pesticides, vermicompost, organic seed production units have good potential. Under Sikkim Organic Mission, the State has 76,392 hectares of its cultivated area certified as fully organic. Use of chemical fertilizers and pesticides has been banned completely through Organic Input and Livestock Feed Regulatory Act, 2014 as such production and usage of organic fertilizers like Azolla, vermicompost, cow dung etc needs to be encouraged. agriculture and horticulture departments can contribute in popularising it.

13. Food and Agro. Processing

- 1
 - SHGs are making traditional pickles, delicacies and other products but in a small proportion due to which their income is very low from sale of these products. They should be encouraged to take up credit under NRLM and increase their production. SRLM officials and banks through Financial Literacy Camps can make them aware of the scheme.
 - Value additions of niche products of district like Sikkim Mandarin, Millets, Nettle etc

14. Agri. Ancillary Activities: Others

- 1
 - 'Paheli dal' is highly preferred local variety of pulses for cultivation by the farmers, FPOs, SHGs etc can take up bank credit for setting up sorting, grading and packaging units for value addition and better pricing.
 - Skill up gradation of local porters into tour guides, bird watching etc.
 - Improvement in the quality of homestays, training to homestay owners on different aspects of tourist, hotel management
 - Potential of Eco tourism/Village tourism/Adventure tourism should be utilized

15. Micro, Small and Medium Enterprises (MSME)

- 1 The State Government is providing support under Skilled Youth Start Up Scheme to youths for setting up their own business, the youths needs to be made aware of this as well as Govt of India schemes by the panchayats and departments

16. Export Credit

17. Education

- 1 Though State Govt is providing scholarship and grants for higher education, not all can take up the benefit. There are some who are in need of education loan for higher / specialised courses, banks may conduct loan meals and FLCs for the same

18. Housing

- 1 The credit flow to this sector indicates strong inclination of banks for financing housing sector.
Lack of proper classification of lands make difficult to provide loan with building as a primary security.
Organised housing market is in nascent stage of development.
The banks can provide loans for repair works and for affordable housing units.

19. Social Infrastructure

- 1 Necessary extension support may be provided by the line departments to the areas which have been provided with better irrigation facilities and better connectivity so as to bring about higher production and productivity through propagating scientific and commercial agriculture. State govt. may in this regard, avail financial assistance from NABARD under RIDF and NIDA for creating additional infrastructure in the district.

20. Renewable Energy

- 1 There is a need for creation of synergy between corporate sector, government labs/institutions and NGOs so that low cost renewable energy technologies can be developed and disseminated in rural areas. A technology mission for new crops for producing bio-diesel needs to be set up.
As per the revised Priority Sector guidelines of RBI, bank loans up to a limit of 15 crore to borrowers for purposes like solar based power generators, biomass based power generators and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification will come
- 2 under Priority Sector. For individual households, the loan limit of ₹10 lakh per borrower will be considered under priority sector.

21. Informal Credit Delivery System

- 1 Eligible SHGs with good repayment history needs to be provided with repeat loans by the banks

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

c. Computerization of Primary Agriculture Cooperative Societies

This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs

e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE

f. Launching of world's largest food grain storage scheme for cooperatives

g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs

h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. PACS Computerisation: Govt. of Sikkim has participated in centrally sponsored scheme of Computerisation of all PACS in the state. Efforts are on to bring in all 189 PACS under computerization and digital mode by Dept. of Cooperation and StCB – SISCO Bank Ltd.

The Sikkim Milk Producers Union Ltd. (SMU) is one of the most successful of such cooperatives in the State with more than 500 registered societies and collecting around 60 thousand litres of milk per day through its affiliated societies. During 2022 under NABARD Sikkim's initiative, SMU under the direction of Dept. of AH & VS, Govt. of Sikkim and SLBC has jointly launched a saturation drive for dairy farmers' credit needs through KCC-AH. PMVDY: Pradhan Mantri Vandhan Yojana is a scheme of Ministry of Tribal affairs, GoI and is implemented in 27 state of India by TRIFED Ltd. In Sikkim, the Department of Science & Technology is State Nodal Agency and Cooperation Department is Implementing Agency. Sikkim has identified 80 clusters for implementation of the Yojana. The scheme aims at promotion of tribal enterprise through sustainable harvesting, value addition, branding and marketing of minor forest produce. Training to rural SHG and

cooperative members in the identified cluster is main activity under the project

6. Potential for formation of cooperatives

1. Both Gyalshing and Soreng districts have fair potential for cooperative activity in the animal husbandry, agro-processing and handloom sector.

The distribution of co-operative societies is not uniform across the blocks in the district. There is potential for creation of cooperative societies in Dairy and Handloom sectors in few blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

NABARD's Interventions for PACS:

NABARD provides policy, financial as well as technical support to rural credit cooperatives as part of institutional development efforts. These efforts are directed towards business development, manpower and skill development of PACS. NABARD under its mission to transform PACS as MSC is offering remunerative business opportunities to PACS beyond traditional and captive business.

- Financial Assistance:

NABARD provides concessional refinance to StCB and DCCBs at an interest rate of 3% subject to DCCB providing loans to PACS for farm gate infrastructure creation and diversification of business activities to PACS at not more than 4% interest. For eligible activities, the project can be converged with AIF where 3% interest subvention is available to PACS bringing the cost of borrowing to 1%. Total sic PACS were sanctioned Rs.51.91 lakh as on 31 March 2023 for diversifying their business activities which include agri marketing infrastructure.

- Capacity Building:

NABARD provides financial assistance under Cooperative Development Fund (CDF) for capacity building exposure visits, creation of infrastructure for PACS and other interventions for staff and management.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaborat ion/ Convergence etc.	No. of beneficiar ies	Likely impact/ Outcome
1	Infrastruc ture Developmen t	RIPF Project – Veterinary Centre including Zoonotic Laboratory.	Yuksum, Gyalshing District	Financial	In convergenc e with Animal husbandry and District Administra tion	150	Full fledged veterinary services with testing lab is now available, this will help early diagnosis of cause of animal illness and prevention / recovery. This in turn will help in growth of healthy animal husbandry population
2	Climate Change	Interventions under NAFCC in Gyalshing and Soreng districts	Soreng, Gyalshing, Kaluk, Dentam locks	Financial	In convergenc e with MGNREGA	510	These interventions have helped the beneficiaries in supplementing green fodder for their animals, irrigating their land and doing household chores during dry spells.
3	Tribal Developmen t	Wadi Project under Tribal Development Fund	Kaluk Block	Financial	in convergenc e with State programmes	270	The fruits of Sikkim mandarin (Orange) and guava and intercrops like cabbage, cauliflower, cherry pepper, tomato, potato, ginger, turmeric, vegetables etc as are fetching regular income to the beneficiaries..

4	Skill Training	Skill Development Training on Beekeeping	Sangadorji ward of Kaluk block, Gyalshing district	Financial	in convergence with Panchayats	30	This training has provided them with an opportunity to start apiculture and make it an added source of income.
5	Skill Training	Noodle Making	Sopakha, Gyalshing district	Financial and marketing support	in convergence with SRLM	30	The noodles prepared by SHG is in high demand in Gangtok and other places. This has empowered the ladies, helped them to build self confidence and has added one more activity in income generation.

Success Stories

Success Story 1: Sopakha SHGs sets example through Livelihood Programmes of NABARD



- | | |
|----------------------------------|--------------------|
| 1. Scheme : | MEDP |
| 2. Project Implementing Agency : | Bhavishya Bharat |
| 3. Duration of the project : | 2 weeks |
| 4. Beneficiary : | SHG ladies |
| No. of beneficiaries : | 30 |
| Community : | SC, ST and General |
| State : | Sikkim |
| District : | Gyalshing |
| Block : | Dentam |
| Village : | Sopakha |

1.1 Support provided

- NABARD provide financial support for the training programme. Later they were invited to market their products through NABARD Exhibitions at Gangtok, where their vegetable noodles were in highly appreciated and got demand for supply. They could get market for their products and marketing skill

1.2 Pre-implementation status

- The ladies were only involved in social work and were engaged in agricultural activities only. All were working individually in their fields and hence there wasnt much cohesiveness in the group.

1.3 Challenges faced

- The management for raw materials and electricity was the main problem as it is located in the farthest corner of the State.

1.4 Impact

- The ladies have added one more income generating activity. The group members have come together which has built cohesiveness among the members. The successful marketing of their products has built self confidence and financial independence.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly

due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under

mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

aClimate projections for 2030s for the North eastern part of India including Sikkim is available from the report of the MoEF (MoEF 2010). It is derived from PRECIS an atmospheric and land surface model developed by Hadley centre UK. It projects at spatial resolution of 50kmx50km. The climate change scenarios are driven by the GHG emission projections constructed using the IPCC A1B socio-economic scenarios that assumes a future world of very rapid economic growth global population that peaks in mid-century and declines thereafter and rapid introduction of new and more efficient technologies with development balanced across energy sources. Long term climate observations in Sikkim indicate that increasingly the winters are becoming warmer and dryer. Due to increased runoff and dry winters springs have started drying up and their lean season discharge is reducing drastically. Annual mean rainfall show high variation due to the geography with the rain shadow areas in the lower part of South and West districts receiving only half the rainfall compared to East District. All this has resulted in a decline in the production of the winter crops and an increased incidence of forest fire which is now ascending into the temperate zone. The key areas of concern for Sikkim that were identified in SAPCC are Water Agriculture horticulture and livestock Forests wildlife and eco-tourism Promotion of energy efficiency Urban and rural habitats and communities.

bThe state level governing body for policy level decision in Sikkim is working under Chairmanship of Honorable State Health Minister. This task force has been constituted and is working under the guidance of the Principal Secretary (Health) of the state. It is responsible for directly overseeing the implementation of the State Action Plan for Climate Change and Human Health (SAPCCHH). The Sikkim state governments programs and policies are well-aligned with its State Action Plan on Climate Change (SAPCC) reflecting a strong commitment to sustainable development and environmental conservation. The states focus on eco-friendly initiatives such as promoting organic farming protecting biodiversity and enhancing forest cover aligns with the SAPCCs objectives of mitigating climate change impacts and fostering resilience. Additionally Sikkims emphasis on renewable energy development especially hydropower and initiatives to promote climate-resilient infrastructure and sustainable tourism are key components of the SAPCC. The governments efforts to integrate climate considerations into developmental planning along with its proactive approach to disaster risk reduction and adaptation strategies in vulnerable sectors like agriculture and water resources further demonstrate its alignment with the broader goals of the SAPCC.

2.2 Any specific Climate Change initiative in the State by

a **Govt. of India:** The Government of India has supported a range of climate change initiatives in Sikkim aligning with national goals to combat environmental degradation and foster sustainable development. Through the National Action Plan on Climate Change (NAPCC) various missions are being implemented in the state such as the National Mission for a Green India which focuses on increasing forest cover and restoring ecosystems contributing to Sikkims rich biodiversity. Additionally the National Mission for Sustaining the Himalayan Ecosystem targets the unique vulnerabilities of Sikkim's fragile Himalayan region addressing issues like glacial melting sustainable agriculture and water conservation. The central government has also supported the promotion of renewable energy in Sikkim particularly through hydropower projects which help reduce the state's carbon footprint.

a **ICAR Institutions:** The ICAR institutes have played a pivotal role in advancing climate change initiatives in Sikkim focusing particularly on the agricultural sector. Given the states vulnerability to climate change impacts ICAR institutes have been instrumental in promoting climate-resilient farming practices which include the development of stress-tolerant crop varieties such as those resistant to drought pests and diseases. Through its research and extension services ICAR has introduced innovative soil and water conservation techniques tailored to Sikkims hilly terrain helping to prevent land degradation and enhance productivity. The institutes have also actively supported organic farming a key component of Sikkims agricultural strategy by providing scientific guidance and sustainable technologies that reduce dependency on chemical inputs.

a **State Government:** The Sikkim State Government has been at the forefront of climate change initiatives implementing several policies and programs aimed at sustainability and environmental protection. One of its flagship efforts is the promotion of organic farming making Sikkim the first fully organic state in India which not only reduces carbon emissions from chemical inputs but also preserves soil health. The state government has also prioritized afforestation and reforestation projects significantly enhancing forest cover which plays a vital role in carbon sequestration. In addition Sikkim has focused on clean energy by promoting hydropower as a renewable energy source reducing dependency on fossil fuels. The government is also proactive in disaster preparedness and management particularly in response to the increasing risks posed by climate change such as glacial melting and landslides.

a **NABARD:** NABARD has undertaken several climate change initiatives in Sikkim focusing on building resilience in rural communities and promoting sustainable agriculture. Through its Climate Change Adaptation Fund NABARD has supported projects aimed at enhancing water management promoting climate-resilient farming practices and protecting the states rich biodiversity. One notable initiative is the promotion of watershed management and soil conservation practices which help prevent erosion and sustain agricultural productivity in the face of erratic rainfall patterns. Additionally NABARDs support for capacity-building programs has empowered local communities to implement climate-smart strategies fostering greater awareness about environmental sustainability. These initiatives contribute significantly to Sikkims overall climate change mitigation and adaptation efforts ensuring that rural livelihoods are protected from the adverse effects of climate change.

a **Other Agencies:** Various non-governmental organizations (NGOs) international agencies and research institutions have also contributed to climate change initiatives in Sikkim. Several NGOs are working to raise awareness about environmental conservation and promote community-based adaptation strategies focusing on sustainable livelihoods and disaster risk reduction. International agencies such as the United Nations Development Programme (UNDP) and the World Bank have also supported projects aimed at strengthening Sikkim's resilience to climate change. These include initiatives focused on biodiversity conservation sustainable tourism and the protection of the fragile Himalayan ecosystem. Research institutions and universities collaborate on climate studies offering scientific insights into glacial retreat changing weather patterns and their impact on agriculture and water resources.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a West Sikkim district holds significant potential for effective climate action due to its rich natural resources biodiversity and traditional practices that align with sustainability. The districts unique geographic location in the Eastern Himalayas makes it particularly vulnerable to climate-induced challenges such as glacial retreat erratic rainfall and landslides. However these vulnerabilities also present opportunities for targeted interventions. Promoting agroforestry organic farming and sustainable tourism can enhance climate resilience while boosting local livelihoods. The adoption of renewable energy sources like small hydropower projects and solar energy systems can reduce reliance on fossil fuels. Additionally community-driven initiatives such as watershed management and afforestation programs can mitigate the impacts of climate change. With proactive policies and collaborations between local communities government bodies and NGOs West Sikkim can serve as a model for integrating climate action into regional development strategies.

b

3.2 Any specific Climate Change initiative in the District by

- a The Government of India in collaboration with the Government of Sikkim has initiated several climate change mitigation and adaptation projects in West Sikkim district. A key initiative is the establishment of the Sikkim State Climate Change Cell under the National Mission for Sustaining the Himalayan Ecosystem (NMSHE) which focuses on monitoring and addressing climate-related challenges specific to the Himalayan region. Additionally the Sikkim State Action Plan on Climate Change (SAPCC) outlines strategies tailored to the states unique vulnerabilities emphasizing sustainable agriculture water resource management and biodiversity conservation.

- a The Indian Council of Agricultural Research (ICAR) has been actively involved in climate change initiatives in West Sikkim district. Through the National Innovations in Climate Resilient Agriculture (NICRA) project ICAR focuses on developing and promoting climate-resilient technologies tailored to the unique challenges of the region. One significant effort includes the development of Agriculture Contingency Plans for West Sikkim which provide strategic guidance to farmers for managing weather-related contingencies such as droughts and floods. These plans recommend suitable crop varieties agronomic practices and resource management techniques to enhance resilience against climate variability. Additionally ICARs initiatives in the region emphasize the promotion of climate-resilient cropping systems integrating traditional knowledge with modern agricultural practices to mitigate the adverse effects of climate change on local farming communities.

- a The Government of Sikkim has implemented several climate change initiatives in West Sikkim district to enhance environmental sustainability and resilience. Notable efforts include:
 - Sikkim State Action Plan on Climate Change (SAPCC): This comprehensive plan outlines strategies to address climate vulnerabilities across the state including West Sikkim. It emphasizes sustainable agriculture water resource management and biodiversity conservation to mitigate climate change impacts.
 - Sikkim State Climate Change Cell: Established in October 2014 under the Department of Science and Technology this cell focuses on climate change research policy formulation and implementation of adaptation and mitigation strategies at the state level.
 - Climate Change Awareness Programmes: The state government conducts awareness programmes in various administrative blocks including those in West Sikkim to educate communities about climate change and promote sustainable practices.

- a NABARD has undertaken a significant climate change initiative in West Sikkim district through the project titled "Addressing Climate Change Vulnerability of Water Sector at Gram Panchayat Level in Drought Prone Areas of Sikkim. This project focuses on enhancing water security and building climate resilience in drought-prone regions of Sikkim including West Sikkim. Key components of the project include - Water Resource Management Capacity Building Infrastructure Development. By focusing on these areas NABARD aims to reduce the vulnerability of rural communities in West Sikkim to climate-induced water shortages thereby promoting sustainable livelihoods and enhancing resilience to climate change.

- a Several agencies have undertaken climate change initiatives in West Sikkim to enhance resilience and promote sustainable practices. The Khangchendzonga Conservation Committee (KCC) focuses on biodiversity conservation and eco-tourism, while WWF-India supports organic farming, water resource management, and forest conservation. ICIMOD implements community-driven strategies like watershed management and disaster risk reduction through early warning systems. TERI promotes renewable energy adoption, including solar irrigation and biogas, to reduce emissions. Additionally, UNDP supports afforestation and reforestation projects to combat land degradation and foster sustainable livelihoods in the region.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.

- 3 Cherry Pepper and Large cardamom are the GI tagged products of Sikkim. In Sikkim, the "cherry pepper," also locally called "Dalle Khursani," is a highly prized, pungent chili pepper grown in almost every household, considered a staple spice in the region's cuisine.

Annexure 1

District- Gyalshing & Soreng

(₹ lakh)

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
I.Agriculture																	
A. Farm Credit																	
A.1 Crop Production, Maintenance, Marketing																	
1	Broccoli_Organic	100	Acre	48656	Phy	20				27	21	17				15	100
					BL	9.73				13.14	10.22	8.27				7.30	48.66
2	Buckwheat/ Kuttu/ Fafar	100	Acre	14800	Phy	62	8	7	28	83	80	55	20	14	23	22	402
					BL	9.18	1.18	1.04	4.14	12.28	11.84	8.14	2.96	2.07	3.40	3.26	59.49
3	Cabbage/ Patta Gobhi_Irrigated	100	Acre	37378	Phy	20	7	7	22	22	25	16	19	14	22	19	193
					BL	7.48	2.62	2.62	8.22	8.22	9.34	5.98	7.10	5.23	8.22	7.10	72.13
4	Cauliflower/ Phool Gobhi	100	Acre	44300	Phy	23				23	19	16				15	96
					BL	10.19				10.19	8.42	7.09				6.65	42.54
5	French Beans/ Green Beans/ Fansi/ Common Beans	100	Acre	27348	Phy	25				33	25	20				21	124
					BL	6.84				9.02	6.84	5.47				5.74	33.91
6	Ginger/ Adrak_Ir-rigated	100	Acre	91102	Phy	125	63	55	125	194	145	78	100	82	113	88	1168
					BL	113.88	57.39	50.11	113.88	176.74	132.10	71.06	91.10	74.70	102.95	80.17	1064.08
7	Indian Mustard/ Bharatiya Sarso_Ir-rigated	100	Acre	14320	Phy	88	8	8	18	113	100	75	17	15	19	25	486
					BL	12.60	1.15	1.15	2.58	16.18	14.32	10.74	2.43	2.15	2.72	3.58	69.60

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
8	Maize/ Makka_Irrigated	100	Acre	20600	Phy	163	25	13	75	176	163	150	37	27	38	50	917
					BL	33.58	5.15	2.68	15.45	36.26	33.58	30.90	7.62	5.56	7.83	10.30	188.91
9	Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated	100	Acre	26208	Phy	25				33	23	19				18	118
					BL	6.55				8.65	6.03	4.98				4.72	30.93
10	Potato/ Aloo_Irrigated	100	Acre	84280	Phy	75	12	5	25	100	75	63	18	13	20	25	431
					BL	63.21	10.11	4.21	21.07	84.28	63.21	53.10	15.17	10.96	16.86	21.07	363.25
11	Rice/ Chaval/ Dhan_Irrigated	100	Acre	22000	Phy	75	7	6	15	103	75	57	10	7	15	25	395
					BL	16.50	1.54	1.32	3.30	22.66	16.50	12.54	2.20	1.54	3.30	5.50	86.90
12	Turmeric/ Haldi_Irrigated	100	Acre	49704	Phy	50	25	10	50	75	50	38	30	23	37	25	413
					BL	24.85	12.43	4.97	24.85	37.28	24.85	18.89	14.91	11.43	18.39	12.43	205.28
13	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	15200	Phy	113	17	15	47	125	113	38	33	25	38	50	614
					BL	17.18	2.58	2.28	7.14	19.00	17.18	5.78	5.02	3.80	5.78	7.60	93.34
						331.77	94.15	70.38	200.63	453.90	354.43	242.94	148.51	117.44	169.45	175.42	2359.02
	Post-harvest/HH Consumption (10%)					33.18	9.42	7.04	20.06	45.39	35.44	24.29	14.85	11.74	16.94	17.54	235.9
	Repairs & maintenance of farm assets (20%)					66.35	18.83	14.08	40.13	90.78	70.89	48.59	29.7	23.49	33.89	35.08	471.8
	Sub Total					431.3	122.4	91.5	260.82	590.07	460.76	315.82	193.06	152.67	220.28	228.04	3066.72

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.2 Water Resources																	
1	Drip Irrigation--0.6 m 0.6 m	90	ha	159000	Phy	2	2	2	1	4	2	1	1	1	1	1	18
					BL	2.86	2.86	2.86	1.43	5.72	2.86	1.43	1.43	1.43	1.43	1.43	25.74
2	Sprinkler Irrigation -Mini-8 m 8 m	90	ha	130000	Phy	3	1	1	3	5	4	2	3	2	3	1	28
					BL	3.51	1.17	1.17	3.51	5.85	4.68	2.34	3.51	2.34	3.51	1.17	32.76
3	Water Harvesting/ Recharge structure-Sub Surface Dykes-20 cum	90	ha	130000	Phy	15	7	7	10	22	15	12	14	16	17	12	147
					BL	30.38	14.18	14.18	20.25	44.55	30.38	24.30	28.35	32.40	34.43	24.30	297.70
	Sub Total					36.75	18.21	18.21	25.19	56.12	37.92	28.07	33.29	36.17	39.37	26.90	356.20

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.3 Farm Mechanisation																	
1	Other machinery-Other Machinery & Equipments-Bush Cutter	90	ha	159000	Phy	2	2	2	1	2	3	2	1	1	1	2	17
					BL	2.86	2.86	2.86	0.36	0.72	1.08	0.72	0.36	0.36	0.36	0.72	6.12
2	Power Tiller--3-5 HP	90	ha	130000	Phy	3	1	1	1	5	4	2	1	1	1	1	21
					BL	3.51	1.17	1.17	1.35	6.75	5.40	2.70	1.35	1.35	1.35	1.35	28.35
	Sub Total					36.75	18.21	18.21	1.71	7.47	6.48	3.42	1.71	1.71	1.71	2.07	34.47

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.4 Plantation & Horticulture																	
1	Bee Keeping-Boxes-10 boxes	90	ha	159000	Phy	4	1	1	2	6	3	3	2	1	3	2	28
					BL	3.02	0.76	0.76	1.51	4.54	2.27	2.27	1.51	0.76	2.27	1.51	21.18
2	Mushroom Cultivation-Oyster Mushroom-400 sq. ft.	90	ha	130000	Phy	5	2	2	4	10	5	4	4	4	6	1	47
					BL	3.60	1.44	1.44	2.88	7.20	3.60	2.88	2.88	2.88	4.32	0.72	33.84
3	New Orchard - Tropical/ Sub Tropical Fruits-Mandarins (Santra)-6 m 6 m	90	ha	130000	Phy	5	2	1	2	10	5	4	4	1	3	1	38
					BL	6.08	2.43	1.22	2.43	12.15	6.08	4.86	4.86	1.22	3.65	1.22	46.20
4	Spices-Cardamom-1.5 m 1.5 m	90	ha	130000	Phy	35	2	2	6	35	35	30	6	5	6	30	192
					BL	94.50	5.40	5.40	16.20	94.50	94.50	81.00	16.20	13.50	16.20	81.00	518.40
	Sub Total						107.20	10.03	8.82	23.02	118.39	106.45	91.01	25.45	18.36	26.44	619.62

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Dentam	Gyalshing	Hee Martam	Yuksom	District Total
A.5 Working Capital - Bee Keeping											
1	Apiculture	1	10 boxes	50000	Phy	3	6	2	2	1	14
					BL	1.50	3.00	1.00	1.00	0.50	7.00
	Sub Total					1.50	3.00	1.00	1.00	0.50	7.00

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.6 Forestry																	
1	Plantation- Bamboo-4 m 4 m	90	ha	110000	Phy	3	1	1	2	7	5	2	2	1	2	1	27
					BL	2.97	0.99	0.99	1.98	6.93	4.95	1.98	1.98	0.99	1.98	0.99	26.73
	Sub Total					2.97	0.99	0.99	1.98	6.93	4.95	1.98	1.98	0.99	1.98	0.99	26.73

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.7 Animal Husbandry - Dairy																	
1	Crossbred Cattle Farming--2 cow	90	1+1	150000	Phy	145	15	15	55	175	150	95	50	45	55	85	885
					BL	195.75	20.25	20.25	74.25	236.25	202.50	128.25	67.50	60.75	74.25	114.75	1194.75
	Sub Total					195.75	20.25	20.25	74.25	236.25	202.50	128.25	67.50	60.75	74.25	114.75	1194.75

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.8 Working Capital - AH - Dairy/Drought animal																	
1	Indigenous Cattle Farming_Others_	100	Per Animal	60250	Phy	152	60	60	155	228	160	66	150	110	155	102	842.3
					BL	91.58	36.15	36.15	93.39	137.37	96.40	39.77	90.38	66.28	93.39	61.46	842.32
	Sub Total Working Capital					91.58	36.15	36.15	93.39	137.37	96.40	39.77	90.38	66.28	93.39	61.46	842.32

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.9 Animal Husbandry - Poultry																	
1	Indigenous Poultry Farming-Egg-Invidual Farming	90	100	75000	Phy	1	3	2	2	2	1		2	2	4		19
					BL	0.68	2.03	1.35	1.35	1.35	0.68		1.35	1.35	2.70		12.84
2	Indigenous Poultry Farming-Meat-Invidual Farming	90	250	93750	Phy	1	4	3	6	3	3	2	6	4	7	1	40
					BL	0.84	3.38	2.53	5.06	2.53	2.53	1.69	5.06	3.38	5.91	0.84	33.75
3	Sub Total					1.52	5.41	3.88	6.41	3.88	3.21	1.69	6.41	4.73	8.61	0.84	46.59

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.10 Working Capital - AH - Poultry																	
1	Broiler Farming_Others_	90	100	75000	Phy	1	4	3	6	3	3	2	6	4	7	1	40
					BL	0.30	1.19	0.89	1.79	0.89	0.89	0.60	1.79	1.19	2.09	0.30	11.92
2	Layer Farming_Others_	90	250	93750	Phy	1	3	2	2	1	1		2	2	4		18
					BL	2.09	6.28	4.19	4.19	2.09	2.09		4.19	4.19	8.37		37.68
3	Sub Total Working Capital					2.39	7.47	5.08	5.98	2.98	2.98	0.60	5.98	5.38	10.46	0.30	49.60

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total	
A.11 Animal Husbandry - SGP																		
1	Goat - Rearing Unit-Existing Shed-	90	5+1	96000	Phy	15	4	4	9	25	15	13	8	7	9	5	114	
					BL	12.96	3.46	3.46	7.78	21.60	12.96	11.23	6.91	6.05	7.78	4.32	98.51	
2	Pig Rearing Unit-New Shed-with concrete shed	90	4+1	84000	Phy		4	3	8				6	5	9		35	
					BL		3.02	2.27	6.05				4.54	3.78	6.80		26.46	
2	Pig Rearing Unit-New Shed-with locally available shed material	90	4+1	93750	Phy	10				23	15	10				5	63	
					BL	5.40					12.42	8.10	5.40				2.70	34.02
3	Sub Total						18.36	6.48	5.73	13.83	34.02	21.06	16.63	11.45	9.83	14.58	7.02	158.99

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
A.12 Working Capital - AH - Others/SR																	
1	Goat Farm- ing_Rearing Unit - Semi- intensive__	100	10+1	61450	Phy	15	4	4	9	25	16	13	9	7	9	3	114
					BL	9.22	2.46	2.46	5.53	15.36	9.83	7.99	5.53	4.30	5.53	1.84	70.05
2	Pig Farming_Breed- ing Unit__	100	4+1	74500	Phy	25	6	3	11	26	21	10	12	10	15	5	144
					BL	18.63	4.47	2.24	8.20	19.37	15.65	7.45	8.94	7.45	11.18	3.73	107.31
2	Sub Total Working Capital					27.85	6.93	4.70	13.73	34.73	25.48	15.44	14.47	11.75	16.71	5.57	177.36

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Baiguney	ChumbongChakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yüksom	District Total
A.13 Fisheries																
1	Integrated Pi- sciculture -With Poultry-Medium	90	5+1	96000	Phy	2	1	2	1	1	1	2	1	2	1	14
					BL	6.56	3.28	6.56	3.28	3.28	3.28	6.56	3.28	6.56	3.28	45.92
	Sub Total					6.56	3.28	6.56	3.28	3.28	3.28	6.56	3.28	6.56	3.28	45.92

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Baiguney	ChumbongChakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	District Total
A.14 Working Capital - Fisheries															
1	Fish Seed Production_Fish Seed Pro-duction_	100	1 lakh	47000	Phy	1	1	3	2	2	2	3	2	4	20
					BL	0.47	0.47	1.41	0.94	0.94	0.94	1.41	0.94	1.88	9.40
	Sub Total Working Capital					0.47	0.47	1.41	0.94	0.94	0.94	1.41	0.94	1.88	9.40

[illegible]

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Daramdin	Gyalshing	Soreng	District Total
B. Agriculture Infrastructure									
B.1 Storage Facilities									
1	Godown-Small-	80	No.	640000	Phy	1	1	1	3
					BL	5.12	5.12	5.12	15.36
	Sub Total					5.12	5.12	5.12	15.36

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
B.2 Land Development																	
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -20 cum capacity	90	No.	500000	Phy	3	1	1	1	4	3	2	2	1	1	1	20
					BL	13.50	4.50	4.50	4.50	18.00	13.50	9.00	9.00	4.50	4.50	4.50	90.00
2	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-10 147.20 cu.m. (High Altitude)	90	No.	260556	Phy	4	1	1	2	9	5	3	3	2	4	1	35
					BL	9.38	2.35	2.35	4.69	21.11	11.73	7.04	7.04	4.69	9.38	2.35	82.11
	Sub Total					22.88	6.85	6.85	9.19	39.11	25.23	16.04	16.04	9.19	13.88	6.85	172.11

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
B.3 Agriculture Infrastructure - Others																	
1	Compost/ Vermi Compost- Vermi Compost-12 ft 4 ft 2 ft	90	No.	500000	Phy	55	13	12	35	75	45	35	25	20	35	30	380
					BL	12.38	2.93	2.70	7.88	16.88	10.13	7.88	5.63	4.50	7.88	6.75	85.54
	Sub Total	90	No.	260556		12.38	2.93	2.70	7.88	16.88	10.13	7.88	5.63	4.50	7.88	6.75	85.54
	Total (B.1+B.2+B.3)																273.01

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
C. Ancillary Activities																	
C.1 Food & Agro Processing																	
1	Compost/ Vermi Agro Processing Unit-Cardamom Processing-400 kg drying capacit-Vermi Compost-12 ft 4 ft 2 ft	90	No.	92500	Phy	20	1	1	3	20	20	15	3	2	3	10	98
					BL	16.65	0.83	0.83	2.50	16.65	16.65	12.49	2.50	1.67	2.50	8.33	81.60
2	Bakery & Confectionery Unit- Biscuits, C & Cakes-	90	No.	250000	Phy	1	1	1	1	1	2	1	1	1	2	1	13
					BL	2.25	2.25	2.25	2.25	2.25	4.50	2.25	2.25	2.25	4.50	2.25	29.25
	Sub Total					18.90	3.08	3.08	4.75	18.90	21.15	14.74	4.75	3.92	7.00	10.58	110.85

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		District Total
C. Ancillary Activities						
C.1 Food & Agro Processing						
1	Sub Total	90	No.	92500	Phy	110.85
1	Total (C.1+C2)	90	No.	250000	Phy	7126.09
	Total (A+B+C)					110.85

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
II. Micro, Small and Medium Enterprises (MSME)																	
1	Manufacturing Sector - Term Loan-Micro-Ent. - In (<1cr), TO (<5cr)	80	No.	2000000	Phy	5	2	2	2	9	7	3	2		2	3	37
					BL	80.00	32.00	32.00	32.00	144.00	112.00	48.00	32.00	0	32.00	48.00	592.00
2	Manufacturing Sector - Term Loan-Small-Ent. - In (<10cr), TO (<50cr)	80	No.	22500000	Phy	1				1	1	1				1	5
					BL	180.00	0	0	0	180.00	180.00	180.00	0	0	0	180.00	900.00
3	Manufacturing Sector - Working Capital-Micro-	20	No.	400000	Phy	1	1	1	1	2	5	1	1		1	1	15
					BL	0.80	0.80	0.80	0.80	1.60	4.00	0.80	0.80	0	0.80	0.80	12.00
4	Service Sector - Term Loan-Micro-Beauty Parlour - 2 customer	75	No.	1000000	Phy	4	1	1	1	6	9	1	1		1	6	31
					BL	30.00	7.50	7.50	7.50	45.00	67.50	7.50	7.50	0	7.50	45.00	232.50

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
5	Service Sector - Term Loan- Micro- Construc- tion - Hotel/Res- turant	75	No.	9000000	Phy			1	1				1		1		4
					BL	0	0	67.50	67.50	0	0	0	67.50	0	67.50	0	270.00
6	Service Sector - Term Loan- Micro- Transpor- tation	75	No.	2500000	Phy		1	1	1		1		1	1	1		7
					BL	0	18.75	18.75	18.75	0	18.75	0	18.75	18.75	18.75	0	131.25
7	Service Sector - Working Capital- Mi- cro-Beauty Parlour - 2 customer	25	No.	250000	Phy		1	2	2		4		2		3		14
					BL	0	0.63	1.25	1.25	0	2.50	0	1.25	0	1.88	0	8.76
8	Service Sector - Working Capital- Micro-Ho- tel/Resturant	20	No.	1800000	Phy		5		5		5		5		5		25
					BL	0	18.00	0	18.00	0	18.00	0	18.00	0	18.00	0	90.00
9	Service Sector - Working Capital- Micro-Transpor- tation	5	No.	125000	Phy	3	40	40	40	5	5	5	40	20	40	3	241
					BL	0.19	2.50	2.50	2.50	0.31	0.31	0.31	2.50	1.25	2.50	0.19	15.06
10	Service Sector - Working Capital- Small-Ru- ral Tourism - Resort	20	No.	5000000	Phy						2					3	5
					BL	0	0	0	0	0	20.00	0	0	0	0	30.00	50.00
	Sub Total					290.99	80.18	130.30	148.30	370.91	423.06	236.61	148.30	20.00	148.93	303.99	2301.57

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		District Total
III. Export Credit						
	Sub Total					
	Total Export Credit					

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Daramdin	Dentam	Gyalshing	Hee Martam	Soreng	Yuksom	District Total
IV. Education													
1	Education Loans-Engineer- ing-Four Year Course	95	No.	750000	Phy	1	1	1	1	1	1	1	7
					BL	7.13	7.13	7.13	7.13	7.13	7.13	7.13	49.91
	Total Education					7.13	7.13	7.13	7.13	7.13	7.13	7.13	49.91

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
V. Housing																	
1	Loan for Affordable Housing Projects--Homestay Project	75	No.	2500000	Phy	2	1	1	1	2	2	2	1	1	1	1	12
					BL	37.50	18.75	18.75	18.75	37.50	37.50	37.50				18.75	225.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Individual	90	No.	2500000	Phy	1	1	1	1	5	5	2	1	1	1	2	18
					BL	22.50				112.50	112.50	45.00	22.50	22.50	22.50	45.00	405.00
3	Repair of Dwelling Units-Other Centre-Individual	90	No.	600000	Phy	1	1	1	1	1	1	1	1	1	1	1	11
					BL	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	59.40
4	Total Housing					65.40	24.15	24.15	24.15	155.40	155.40	87.90	27.90	27.90	27.90	69.15	689.40

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Daramdin	Dentam	Gyalshing	Soreng	Yuksom	District Total
VI. Social Infrastructure												
1	Sanitation-Toilets-	90	No.	500000	Phy	1	1	1	3	1	2	9
					BL	4.50	4.50	4.50	13.50	4.50	9.00	40.50
	Total Social Infrastructure					4.50	4.50	4.50	13.50	4.50	9.00	40.50

Si No	Activites	Bank Loan Factor(%)	Unit Size	SoF / Unit Cost (Rs)		Arithang Chongrang	Baiguney	Chumbong Chakung	Daramdin	Dentam	Gyalshing	Hee Martam	Kaluk	Mangalbarey	Soreng	Yuksom	District Total
VII. Renewable Energy																	
1	Biomass Energy-Portable-Biogas Plant - 02 Cubic meter	85	No.	30000	Phy	9	1	1	1	15	10	7	1	1	1	3	50
					BL	2.30	0.26	0.26	0.26	3.83	2.55	1.79	0.26	0.26	0.26	0.77	12.80
2	Solar Energy-Solar Water Heater System-Flat Plate Collector System	85	No.	22000	Phy	5	1	1	1	8	9	3	1	1	1	3	34
					BL	0.94	0.19	0.19	0.19	1.50	1.68	0.56	0.19	0.19	0.19	0.56	6.38
	Total Renewable Energy					3.24	0.45	0.45	0.45	5.33	4.23	2.35	0.45	0.45	0.45	1.33	19.18

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Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2096.45	1024.07	2497.10	2125.69	1862.00	834.69	1800.00
Others	800.00	120.29	500.50	380.65	600.00	212.56	120.00
Sub total (A)	2896.45	1144.36	2997.60	2506.34	2462.00	1047.25	1920.00
Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1083.02	852.69	949.07	876.55	2275.00	2183.13	3921.00
Others	422.77	74.56	258.35	73.45	591.00	36.31	370.00
Sub total (A)	1505.79	927.25	1207.42	950.00	2866.00	2219.44	4291.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	3179.47	1876.76	3446.17	3002.24	4137.00	3017.82	5721.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	1222.77	194.85	758.85	454.10	1191.00	248.87	490.00
Sub total (A)	4402.24	2071.61	4205.02	3456.34	5328.00	3266.69	6211.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	792.34	1098.39	1176.03	1813.56	1221.00	1567.17	2130.00
Others	173.70	110.00	206.00	106.13	179.00	86.86	114.00
Sub total (A)	966.04	1208.39	1382.03	1919.69	1400.00	1654.03	2244.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1020.71	824.87	828.39	680.88	680.00	123.61	600.00
Others	190.00	53.50	154.68	242.02	75.00	382.80	63.00
Sub total (A)	1210.71	878.37	983.07	922.90	755.00	506.41	663.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	4992.52	3800.02	5450.59	5496.68	6038.00	4708.60	8451.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	1586.47	358.35	1119.53	802.25	1445.00	718.53	667.00
Sub total (A)	6578.99	4158.37	6570.12	6298.93	7483.00	5427.13	9118.00

Annexure 3

Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1024.07				120.29	1144.36	2125.69				380.65	2506.34

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	834.69				212.56	1047.25	1800.00				120.00	1920.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00					0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00

F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	1024.07	0.00	0.00	0.00	120.29	1144.36	2125.69	0.00	0.00	0.00	380.65	2506.34

Table 2: Term Loan											(₹ lakh)	
Particul ars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	834.69	0.00	0.00	0.00	212.56	1047.25	1800.00	0.00	0.00	0.00	120.00	1920.00

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agro Processing Unit	Cardamom Processing		No.	92500
2	Bakery & Confectionery Unit	Biscuits, C & Cakes		No.	250000
3	Bee Keeping	Boxes		No.	84000
4	Biomass Energy	Portable	Biogas Plant	No.	30000
5	Compost/ Vermi Compost	Vermi Compost		No.	25000
6	Crossbred Cattle Farming			1+1	150000
7	Draught Animals	Bullocks		No.	60000
8	Drip Irrigation			ha	159000
9	Education Loans	Engineering		No.	750000
10	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	500000
11	Finance to FPOs/FPCs	Procurement & Marketing		No.	1000000
12	Goat	Rearing Unit	Existing Shed	5+1	96000
13	Godown	Small		No.	640000
14	Indigenous Poultry Farming	Egg		100	75000
15	Indigenous Poultry Farming	Meat		250	93750
16	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
17	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
18	Individuals/ Individual members of SHGs	New Loans		No.	150000
19	Integrated Pisciculture	With Poultry		ha	364400

20	Loan for Affordable Housing Projects			No.	2500000
21	Manufacturing Sector	Term Loan	Micro	No.	2000000
22	Manufacturing Sector	Term Loan	Small	No.	22500000
23	Manufacturing Sector	Working Capital	Micro	No.	400000
24	Mushroom Cultivation	Oyster Mushroom		1000 Kg. per Cycle	80000
25	New Orchard	Tropical/ Sub Tropical Fruits	Mandarins (Santra)	ha	135000
26	Other machinery	Other Machinery & Equipments		No.	40000
27	Pig Rearing Unit	New Shed		4+1	60000
28	Pig Rearing Unit	New Shed		4+1	84000
29	Plantation	Bamboo		ha	110000
30	Power Tiller		3	No.	150000
31	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
32	Repair of Dwelling Units	Other Centre		No.	600000
33	Sanitation	Toilets		No.	500000
34	Service Sector	Term Loan	Micro	No.	1000000
35	Service Sector	Term Loan	Micro	No.	2500000
36	Service Sector	Term Loan	Micro	No.	9000000
37	Service Sector	Working Capital	Micro	No.	1800000
38	Service Sector	Working Capital	Micro	No.	250000
39	Service Sector	Working Capital	Micro	No.	125000
40	Service Sector	Working Capital	Small	No.	5000000
41	Soil Conservation Activities/ Erosion Control activities	Bench Terracing		ha	260556

Gyalshing & Soreng, PLP2025-26

42	Solar Energy	Solar Water Heater System		No.	22000
43	Spices	Cardamom		ha	300000
44	Sprinkler Irrigation	Mini		ha	130000
45	Water Harvesting/ Recharge structure	Sub Surface Dykes		No.	225000

Annexure V

Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Apiculture	_	10 boxes	50000
2	Broccoli	Organic	Acre	48656
3	Broiler Farming	Others_	100	29800.00
4	Buckwheat/ Kuttu/ Fafar		Acre	14800
5	Cabbage/ Patta Gobhi	Irrigated	Acre	37378
6	Cauliflower/ Phool Gobhi		Acre	44300
7	Fish Seed Production	Fish Seed Production_	1 lakh	47000.00
8	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	27348
9	Ginger/ Adrak	Irrigated	Acre	91102
10	Goat Farming	Rearing Unit _ Semi_intensive_	10+1	61450.00
11	Indian Mustard/Bharatiya Sarso	Irrigated	Acre	14320
12	Indigenous Cattle Farming	Others_	Per Animal	60250.00
13	Layer Farming	Others_	100	209330.00
14	Maize/ Makka	Irrigated	Acre	20600
15	Pea/ Field Pea/ Matarchana/ Garden Pea	Irrigated	Acre	26208
16	Pig Farming	Breeding Unit_	4+1	74500.00
17	Potato/ Aloo	Irrigated	Acre	84280
18	Rice/ Chaval/ Dhan	Irrigated	Acre	22000
19	Turmeric/ Haldi	Irrigated	Acre	49704
20	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	15200

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
ATMA	Agricultural technology Management Agency
APEDA	Agriculture and Processed Food Products Export Development Authority
AMIS	Agriculture Marketing Infrastructure Scheme
AHIDF	Animal Husbandry Infrastructure Development Fund
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CISS	Capital Investment Subsidy Scheme
CRRRI	Central Rice Research Institute
CWC	Central Warehousing Corporation
CSO	Civil Society Organisation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DAO	District Agricultural Officer
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FPO	Farmer Producer Organisation
FC	Farmers Club
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres

FLC	Financial Literacy Centre
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas

NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
UPOS	United Progressive Organisation of Sikkim



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| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain | NSFL in WASH
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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
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| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

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With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

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Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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